there's no place like home.
when it's time to buy, let our mortgage team help you find the right loan

For most of us, a home is the largest purchase we'll ever make. Finding the perfect house is important, but it’s only one part of the process. Finding the right loan is the first step, and whether it’s your first home or your dream home, we’re here to help. We have several loan options including fixed and variable rate conventional loans as well as FHA loans.

When it’s time to buy, check our website for basic information about current rates and available terms. You can even submit an application securely online.* If you have questions or need additional assistance, our mortgage team is only a phone call away. Call 615-743-3700 or 800-521-9653 Monday through Friday between 8:00am and 4:30pm CST, or send an email to mortgageservices@southeastfinancial.org.

*Rates may vary depending on loan details, such as points, loan amount, loan-to-value, your credit, property type, and occupancy. ARM rates subject to increase during loan term. Subject to credit approval. Other restrictions may apply.

one magic minute to shop ‘til you drop
you could win a magical shopping spree during the credit union magic minute

We’ve all seen it on TV... someone racing down the aisles of a warehouse filled with merchandise, grabbing items off the shelves left and right in a mad dash to beat the clock. Ever wondered how it might feel to be that person? Use your Southeast Financial credit card every time you shop from now until September 24, 2017 and you just might find out. CURewards is holding their annual Credit Union Magic Minute sweepstakes - your chance to win an all-expense paid trip to Chicago and a magical 60-second shopping spree. It happened to Southeast Financial member Judith Mullins in 2013, and it could happen to you, too!

For your chance to be part of the magic, register your name and email at www.curewards.com, then use your Southeast Financial credit card three (3) or more times each week from now until September 24, 2017 to be entered into the sweepstakes. The more you use your card, the more entries you'll have in the drawings, and the better your chances of winning. Register now and start dreaming!*  

*For complete details and the official rules, visit cumagicminute.com. No purchase necessary to enter or win. Open to cardholders who are legal residents of the 50 U.S. states, D.C. or Puerto Rico, 21 or older, who are enrolled in a participating credit union CURewards program. Ends 9/24/17. Void where prohibited. See full rules and how to enter without purchase at www.cumagicminute.com. Sponsor: PSCU, 560 Carillon Parkway, St. Petersburg, FL 33716.
four months. $169,156 saved.
paying too much? we may be able to help you save, too!

Every year, we help members just like you save thousands of dollars in finance charges by refinancing their high-interest rate loans from other lenders. Between March 1 and June 26, 2017 alone, members saved over $169,000 in total finance charges on their car, truck, motorcycle, RV, and boat loans by moving them to Southeast Financial. Here are just a few examples of real member savings:

<table>
<thead>
<tr>
<th>Old APR</th>
<th>New APR</th>
<th>Total Interest Saved</th>
</tr>
</thead>
<tbody>
<tr>
<td>20.00%</td>
<td>4.00%</td>
<td>$11,181.56</td>
</tr>
<tr>
<td>19.60%</td>
<td>6.00%</td>
<td>$5,727.37</td>
</tr>
<tr>
<td>24.00%</td>
<td>5.50%</td>
<td>$4,555.96</td>
</tr>
<tr>
<td>19.00%</td>
<td>6.00%</td>
<td>$7,817.35</td>
</tr>
</tbody>
</table>

How much could you save by refinancing? Apply online now at southeastfinancial.org and find out!

Subject to credit approval. Some restrictions apply. Excludes refinance of existing Southeast Financial loans.

make a list. check it twice.
put a little extra jingle in your pocket this month!

Whether you’re getting a head start on holiday shopping or taking a much-needed vacation, now’s the time to get the cash you need. Through July 31, you can make one penalty-free withdrawal from your Christmas Club account. Make it merry during Christmas in July!

sales tax holidays are coming!
stock up on clothes, school supplies and more, tax-free

The sales tax holidays for 2017 are almost here. This year, Tennessee residents can purchase clothing, school supplies, and computers tax-free July 28-30, while Mississippi residents who shop July 28 and 29 can purchase clothing and footwear tax-free. Dollar limits and item restrictions apply in both states. For complete information on the sales tax holiday and a list of eligible items, visit https://www.taxadmin.org/sales-tax-holidays.

that’s what YOU said!

a word from our members

very satisfied with Southeast Financial Credit Union. Happy to have been introduced with the financing of my automobile. Thank you. (I’m elated and blessed.)

Vivian Q. Cooper
Member since 2016

I have been a customer for 40+ years and have always been happy with Southeast.

Roger D. Null
Member since 1972

I had been a member of a military affiliated credit union for decades, so when I became eligible for membership with SFCU...I was thrilled! I am very pleased with my membership at SFCU and look forward to taking advantage of numerous products in the years to come! No other bank or lending source can beat your interest rates or savings account dividend rates.

Laura A. Dieckhaus
Member since 2015

My husband and I have been with Southeast Financial for many years now. We’ve never had a disappointing experience.

Madis Walker
Member since 1991
trusted financial planning to help you reach your goals
Q & A about the MEMBERS Financial Services program located at Southeast Financial Credit Union

Q. What is the MEMBERS Financial Services Program?
A. The MEMBERS Financial Services Program is a full-service financial program located at Southeast Financial Credit Union. Advisors provide personalized planning and investment services that focus on helping members achieve their financial goals.

Q. How does the program work?
A. Advisors are available by appointment for no-cost, no-obligation consultations to evaluate your current and future financial needs, offer recommendations, and coordinate your investment and insurance choices.

Q. What types of services does an advisor provide?
A. As your life changes, so do your financial needs. Your MEMBERS Financial Services advisor will help you build a strategy designed to meet your needs at every stage of life. Here are just a few examples:

• Developing a savings and investment plan
• Rolling over your 401(k) or pension plan
• Creating a solid retirement income plan
• Managing your investments
• Saving for college education costs
• Protecting your family with long-term care insurance
• Making the most of Social Security benefits

Q. How do I get started?
A. To schedule your no-cost, no-obligation appointment, call Katryna Wright at 615-371-3737 or 800-521-9653, ext. 2317. After hours and on weekends, email Katryna at kwright@southeastfinancial.org.

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Prior to requesting a rollover from your employer sponsored retirement account to an Individual Retirement Account (IRA), you should consider whether the rollover is suitable for you. There may be important differences in features, costs, services, withdrawal options and other important aspects between your employer sponsored retirement account and an IRA.

are you all packed?
be sure your debit and credit cards are ready to travel with you

Whether you’re headed to your parents for the weekend or ready to set off on that dream vacation, chances are you’ll be taking your debit or credit card along with you.

Due to the high incidence of credit card fraud, Southeast Financial has blocked access to credit and debit card spending in many foreign countries. Unusual purchases may be flagged to protect your account as well. If you plan on traveling out of the country, making an international purchase, or even an unusually large purchase, be sure to contact Southeast Financial first to ensure your card will not be blocked.

Don’t get caught without access. Log in to Online Banking and complete a Card Unblock Request at least two business days before your trip to activate temporary purchase permissions on your account. You’ll find the form under the ‘Account Maintenance’ tab.

FR-1836701.1-0619-0719
congratulations to our 2017 scholarship recipients

Congratulations to our scholarship winners for 2017, Isabel Dillard and Jessica Lynn Gravitt. Isabel graduated from Laurel Springs Online School and will attend the Savannah School of Art and Design in Savannah, Georgia majoring in Performing Arts and Film/Television. Jessica Lynn graduated from Tift County High School and will be pursuing a career in Nursing at Georgia College in Milledgeville.

We wish Isabel, Jessica Lynn, and all of our current student members a safe and happy summer!

women and investing workshop

This seminar will help you learn to be a careful, competent, disciplined long-term investor, and can help you attain the financial security you seek for yourself and those you’re close to. We’ll focus on the importance of taking control of your own future through investing, and we’ll discuss investment opportunities and principles such as asset allocation, investor behavior, mutual funds and annuities.

In this seminar, we’ll focus on:

• key investment principles every woman should know
• important opportunities like asset allocation
• understanding investor behavior
• differences between financial products like mutual funds and annuities

You’ll also receive a complementary workbook created just for this presentation. The workbook contains key information, worksheets, and questions to help you remember important points from the seminar.

Wednesday, August 2 • 6-8 pm
Jackson Branch in Jackson, TN

Tuesday, August 8 • 12 pm (CDT)
Webinar

Wednesday, August 9 • 6-8 pm
Copper Cellar West in Knoxville, TN

Wednesday, August 16 • 6-8 pm
Great Hall & Conference Center in Germantown, TN

Tuesday, August 22 • 6-8 pm
Amerigo in Nashville, TN

Tuesday, August 29 • 6-8 pm
Puffy Muffin in Cool Springs, TN

Seating is limited, so be sure to call and reserve your seat today for one of our workshop locations. Call 615-371-3737 or 800-521-9653 ext.2317 or visit southeastfinancial.org to register.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.

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