

accountability

southeast financial credit union • summer 2018 newsletter

bring back that lovin' feeling

love your car but not your loan? refinance and save!

Let's face it. Your relationship with your auto loan has gotten a little stale. That new-car smell has faded, and now all you're left with is a monthly payment that's breaking the bank. If you have an auto loan with another financial institution, take a look at what you're paying. If your car payment is too big for your budget, it might be time for a change.

You don't have to keep struggling with a bad relationship. Before you drop that car like a bad habit, stop by and see us. Whether you financed your vehicle last week, last year, or five years ago, refinancing at Southeast Financial could be the key to putting some of your hard-earned cash back where it belongs - in your wallet. Each year, we help members save money on their monthly payments by refinancing their loans from other lenders. In 2017, members saved over \$250,000 by trading their high interest rate vehicle loans in for new loans at Southeast Financial. With our low interest rates and flexible loan terms, we may be able to help you save, too.

Fall in love with your car all over again. Apply online 24-hours a day to see how much you can save when you refinance your loan with us. Right now, our rates for new vehicles start as low as 4.00% APR for 60 months. Just log in to Online Banking and select the "Additional Services" tab to access the loan application, or select "More" when using mobile banking.

P.S. Whether it's paid in full or financed by another lender, if you can drive it, chances are we refinance it. Check out our low rates on new and used motorcycles, ATVs, boats, jet-skis and RVs and fall in love with your ride all over again.

Rates Effective 05/01/2018. Subject to credit approval. Advertised rates are subject to change without notice and may vary based on applicant creditworthiness and loan term. Minimum loan amount \$12,000 for 72 and 84-month terms. Excludes refinance of existing Southeast Financial loans. Other restrictions may apply. Payment Example: At 4.00% APR, 60 monthly payments of \$18.42 for each \$1,000 borrowed.

call on us anytime

Member Services Call Center
615.743.3700 or 800.521.9653

Loan Call Center
615.743.3700 or 800.521.9653

Mortgage Services
615.743.3700 or 800.521.9653

24-Hour Personal Access Line
615.743.3777 or 800.242.2686

www.southeastfinancial.org



That's What You Said

We love to hear from our members. Your feedback on the Member Satisfaction Survey helps us better serve you and continually improve the products and services we offer.

When asked about their experience with Southeast Financial, here's what some of our members had to say:

"I have been a member with Southeast Financial for almost four years and they are one of the very best credit union/banks I have ever done business with. They go the extra mile to help and I appreciate everything they do. Good credit, bad credit or no credit...I believe they will help! They treat everyone as a person not a number and that's hard to find in a credit union/bank. I recommend anybody to Southeast Financial because they are the best in the business. Thanks to all staff at Southeast for the ultimate customer service."

- Evan Wilbanks
Member since 2015

"The best financial branch I've ever worked with. Thank you."

- Bruce Nix Jr.
Member since 2015

"Everyone I have ever dealt with was very pleasant and always willing to help. Words cannot describe the professionalism and willingness to help that I have received from Southeast Financial Credit Union. WOW!"

- Gregory Nichols
Member since 2010

"There's no place like home! Every time I visit Southeast Financial Credit Union, I feel like I'm at home. The online convenience is remarkable! I'm very satisfied with the effort of management and staff!"

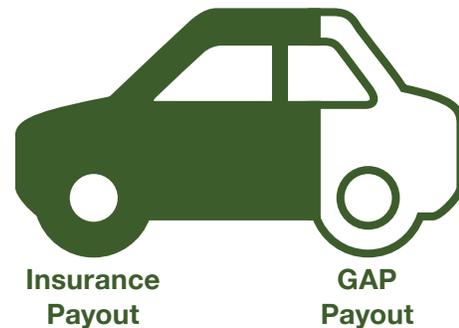
- Wanda Delores Henry
Member since 1992

filling in the GAP

do you have all the coverage you need?

Many of us have heard the term GAP Insurance and may or may not have known what's actually covered. Here's the skinny on GAP.

In the event your vehicle is involved in a total loss due to theft or collision, you're responsible for the gap between your auto insurance limits and the outstanding balance of your loan. Most insurance policies only cover the actual cash value of your vehicle at the time of loss, which means the settlement you receive could be less than the amount you owe.



Consider the benefits of GAP Waiver:

- Waives the difference between the actual cash value of your vehicle and the balance remaining on your vehicle loan.¹
- Waives up to \$1,000 of your auto insurance deductible.²
- Benefits paid up to \$50,000.
- Provides an additional \$1,000 of financing toward a replacement vehicle.²
- Protection begins immediately after your lender processes your enrollment and continues for the term of the loan.
- Peace of mind for an affordable one-time fee.

Contact the Loan Call Center today at 615.743.3700 or 800.521.9653 for more information.

¹ Some exclusions may apply. See GAP Waiver for details.

² This optional benefit is not available in all states. Trade/service marks are the property of their respective owners. All rights reserved. GAP Waiver features may vary by state and financial institution.

Details regarding GAP Waiver features are available from your financial institution.

jingle all the way

take advantage of christmas in july

It's not quite time for the big day, but that doesn't mean it isn't time for a little Christmas cash. Use the money for some summer fun or get a head start on your holiday shopping. Through July 31, you can make one penalty-free withdrawal from your Christmas Club account.

Don't have a Christmas Club account? It's not too late to start saving. Open an account today and your savings will be available to you on November 1. Call 615-743-3700 or 800-521-9653 Monday through Friday between 8:00am and 4:30pm CST for more information.

sales tax holiday!

stock up this summer

The sales tax holidays for 2018 are almost here. This year, Tennessee residents can purchase computers, school supplies, and clothing tax-free July 27 through 29, while Mississippi residents who shop July 27 and 28 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>.

travel safety tips

keep your credit and debit cards safe and secure

Are you hitting the road this summer? July is a busy travel month for those seeking a little adventure. Unfortunately, it's also a prime time for identity theft. We have a few simple tips to help keep your account information safe.

Be careful at gas stations and ATMs. A popular way to gain debit or credit card information is by attaching devices to card readers at gas stations and ATMs. After using your card at unfamiliar location, be sure to monitor your account for any suspicious activity.

Set up account alerts. When you set up alerts in Online Banking, you can request a text or email notification each time there's a deposit, withdrawal, or other activity on your account. Having this information can help you quickly stop unauthorized access to your account.

congratulations

meet our 2018 scholarship winners



Anna Truss



Kendall Martin

Congratulations to our scholarship winners for 2018, Anna Truss and Kendall Martin. Anna graduated from St. Cecilia Academy and will attend Hollins University in Roanoke, Virginia, majoring in International Studies. Kendall graduated from Riverside Christian Academy and will be pursuing a career in the Food and Agricultural Business at the University of Tennessee in Knoxville.

We wish Anna, Kendall, and all of our current student members a safe and happy summer!

Let us know about upcoming travel plans. One way Southeast Financial helps to keep your account safe is by blocking 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, contact Southeast Financial five business days before your departure date to ensure your card will not be blocked.

Don't get caught without access. Log in to Online Banking and click on the 'Account Maintenance' tab to set up account alerts or to complete a Card Unblock Request and you'll be ready to hit the road.

retirement challenges for women

how to secure your future lifestyle

When it comes to saving for retirement and planning for retirement income, women face some unique challenges. The wage gap often leads to women earning less than men over their careers, and women are also more likely to take breaks from the workforce to serve as family caregivers. Women often live longer, so they need to plan for a longer retirement and potentially, long-term care. It's important to recognize these potential obstacles and plan accordingly.

In this seminar, we'll focus on:

- The importance of planning for retirement.
- The need to account for inflation, taxes, and the potential future cost of healthcare.
- The basics of Social Security retirement income.
- What you can do now, and the steps you can take as you get closer to retirement.

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



Ken Coulthard, CFP®



Leigh H. Glover, CRPC®



David Harlan

Thursday, August 16 | 12-1pm

Germantown Branch
Germantown (Memphis), TN

Tuesday, August 21 | 6-8pm

Amerigo on West End
Nashville, TN

Tuesday, August 28 | 12-1pm

Briley South Branch
Nashville, TN

Thursday, August 30 | 12-1pm

Jackson Branch
Jackson, TN

Tuesday, September 4 | 6-8pm

La Quinta Inn
Goodlettsville, TN

Can't make it to an onsite seminar?

Register for our webinar and attend from anywhere! **Tuesday, August 14 | 12-1pm (CST)**

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.

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