

accountability

southeast financial credit union • fall 2018 newsletter

holiday car shopping tips

Tips for saving before you start shopping

Fall is the best time of year to purchase a new vehicle. You can take advantage of some great savings as dealers clear out their inventory to make room for next year's models. Here are some additional advantages you'll receive when financing your vehicle with Southeast Financial.

Pre-approvals... Let our loan department pre-approve you for your next vehicle purchase. When you're ready to buy, you'll have a starting budget.

60 Days No Payments... When you finance with us, enjoy no payments for 60 days.

No Prepayment Penalty... Paying your loan off early? No problem. We won't charge you extra to do it.

No Rate Bump for Private Party Sales... Get the same rate whether you're buying from a dealer or an individual.

Online Loan Closing... Complete the entire loan process online, from application to closing. We make it "click and easy."

Visit us at southeastfinancial.org for current loan rates and to apply online. For more information, stop by your local branch or call 615-743-3700.

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



people-not-profit

Celebrating International Credit Union Day

October 18, 2018, will mark the 70th anniversary of International Credit Union Day. On this day, credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. The credit union movement began with a simple idea – by pooling their savings and making loans to each other, people could work together to meet their financial needs

and achieve a higher standard of living. Over a century later, more than 235 million people across the globe are served by credit unions.

Thank you for choosing Southeast Financial for all of your banking needs. We know you have many choices in financial institutions, and we appreciate your membership!

Holiday Schedule

All Southeast Financial branches will be closed on the following holidays:

Columbus Day | Monday, October 8

Veterans Day Observed | Monday, November 12

Thanksgiving Day | Thursday, November 22

Christmas Day | Tuesday, December 25

New Year's Day | Tuesday, January 1, 2019

Online Banking is available 24/7 by visiting us at southeastfinancial.org.

Christmas Club

It's that time again! If you've been saving for the season with a Christmas Club account this year, your funds will automatically transfer to your checking account on November 1. If you do not have a checking account, the funds will transfer to your primary savings account. Happy holiday shopping!

Don't have a Christmas Club account? Open one today and get a head start on next year's savings.

That's What You Said!

I love Southeast Financial. I hear people complain "my bank does this or doesn't do this," but being a member of this credit union is one of the best decisions I made 20 years ago.

Mandy P.

I have been banking with Southeast Financial for several years now. I love this bank.

Emily M.

Love the website and all of the interactive features! Phone app is also a huge plus for checking things on the go.

Sue V.

Always do a great job and I love the smiles.

Michael R.

Reg D

What you need to know

If you make frequent withdrawals or transfers from your savings account every month, make sure you are aware of the following regulation. Understanding the Monetary Control Act of 1980, or Reg D, is important because it may directly affect the way you do your banking.

Under Reg D, limits are set on the number of transactions that can be conducted on a savings account or money market account within a calendar month. The limits focus primarily on withdrawal and transfer transactions.

Reg D states that certain transfers made from a savings or money market account (with the exception of certain withdrawals) are limited to six per month. Transactions that are subject to a limitation of six (6) each calendar month are as follows:

- Transfers by telephone
- Transfers by telephone personal access line
- Transfers by online and mobile banking
- Automated payment transfers
- Overdraft protection transfers
- Drafts to a third party (including preauthorized)
- Purchases made at a merchant with an ATM/debit card from a savings account

Once the limit of six (6) withdrawals or transfers has been reached within a calendar month, members will be charged a monthly fee of \$10. The fee will only be charged in the months where more than six (6) withdrawals or transfers occur, not to exceed \$120 in a calendar year.

Keep in mind, withdrawals or transfers made in person at a branch or through an ATM are unlimited. In addition, deposits to a savings account are unlimited, regardless of the method of deposit used.



see something fishy? don't take the bait

5 tips for spotting phishing emails

Phishing is one of the most common cybersecurity tactics. It's simple, effective, and not just for Nigerian princes anymore. People are more cyber-savvy than ever before, and cybercriminals have evolved as well, developing more sophisticated methods of phishing for personal information. Today's phishing emails are often disguised as communication from a reputable company or organization, or even from someone in your contact list. The goal of these email messages is a simple one – collect sensitive information from the recipient that will later be used for malicious purposes. Watch for these telltale signs of phishing and stop would-be cybercriminals in their tracks.

Spoofed “from” addresses

Criminals often use a method called spoofing to mask the sender's address, making it look like the email was sent by a trustworthy source. The next time you receive an email, use your mouse to hover over the “from” address. Is it what you expected? For example, if you receive an email from Southeast Financial, check to be sure the address in the “from” field ends with “@southeastfinancial.org.” If it doesn't match exactly, it's most likely phishing. Don't take the bait!

Spelling and grammatical errors

We all make mistakes, but if you receive an email with multiple spelling and grammatical errors from what appears to be a reputable source, it just might be a phishing attempt. In these situations, the best course of action is to simply delete the email without providing any information, clicking links, or downloading attachments.

giving back is always a hole in one

It may have been a rainy Monday afternoon, but supporters of Southeast Financial's 17th Annual Golf Classic didn't let the wet weather dampen their giving spirit. Around fifty golfers and volunteers gathered at The Crossing Golf Course in Franklin, Tennessee to show their support for the Hope Clinic for Women and United Cerebral Palsy of Middle Tennessee. This year we raised over \$15,500. Tournament proceeds are divided evenly between the two charities.

Requests for personal information

If you wouldn't give your credit card number to a stranger on the street, don't share it with the stranger who requests it by email. No reputable company should ask you to provide sensitive information like account numbers and social security numbers by email. If they do, don't take the bait! Protect your information by contacting the company directly using a published telephone number or searching for their public website online.

Suspicious links

Your credit card information needs to be updated. Your password is about to expire. Your account needs to be confirmed. Messages like these often direct you to click on a link in the body of the email to update your information. While it's possible that the email is legitimate, it's better to be safe than sorry when it comes to potential phishing attacks. Hover over the link to see the actual link address. Better yet, avoid unsolicited links altogether and contact the person or company directly for information about the request.

Something's phishy

Even if everything looks legitimate, if something feels “off,” don't take the bait. For example, if you didn't buy a lottery ticket, don't trust an email with instructions for claiming your prize. Trust your gut instead.

October is National Cybersecurity Awareness Month and we want to help you stay safe online. If you see something phishy in your inbox, don't take the bait!

We would like to thank everyone who helped to make this year's tournament a success. Plans have already begun for next year's event. If you would like to be a part of our biggest fundraising effort of the year, contact us by emailing our Marketing Department at marketingstaff@southeastfinancial.org.



calling all scholars

Secondary education is priceless, but the cost of getting that education is expensive! Southeast Financial wants to help. The 2019 Southeast Financial Scholarship application is now available on our website. Two lucky applicants will be awarded a one-year, \$1500 scholarship. The contest

is open to members who will graduate high school and begin attending college in the fall of 2019. Please read the application carefully for complete guidelines and eligibility information.

financial planning basics

Do you have a tailored financial plan in place?

Everyone can benefit from a financial plan that is tailored to individual needs and circumstances. A financial roadmap can motivate you to save money, help you meet your financial goals, and improve your overall financial security now and in the future.

In this seminar on Financial Planning Basics, you'll learn:

- Importance of establishing an emergency fund
- Budgeting and credit fundamentals
- Basic investment practices
- Estate planning concepts*

You'll receive a complimentary workbook that contains key information, worksheets, and questions to help you remember important points from the seminar.



Ken Coulthard, CFP®



Leigh H. Glover, CRPC®



David Harlan

Tuesday, October 23 | 6-8pm

Amerigo Italian Restaurant
Nashville, TN

Wednesday, October 24 | 12-1pm

Jackson Branch
Jackson, TN

Thursday, October 25 | 12-1pm

Germantown Branch
Germantown, TN

Tuesday, October 30 | 12-1pm

Briley South Branch
Nashville, TN

Tuesday, October 30 | 6-8pm

La Quinta Inn & Suites
Goodlettsville, TN

Thursday, November 1 | 12-1pm

Bowling Green Branch
Bowling Green, KY

Wednesday, November 7 | 12-1pm

Corinth Branch
Corinth, MS

Webinar | Tuesday, October 9 | 12-1pm (CST)

Attend the seminar from your home or office.

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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