

the newsletter

02
2023

southeast financial credit union news | february 2023



Refinancing as Easy as 1, 2, 3!

How much could you save?

While the new year offers a fresh start, you may still be looking at a pile of bills from 2022. Making those payments can seem overwhelming, but you might already have some extra funds sitting in your driveway.

Have you considered refinancing your car loan? With a change in term or a lower interest rate, refinancing might reduce the amount of your monthly loan payment and give you some breathing room. Have a vehicle that's paid in full? We refinance those, too.

Rates start as low as 1% and terms range from 12 - 84 months. Apply online or give us a call at 800-521-9653 to talk to a representative about your options.

Apply Now

Subject to credit approval. Rates are valid as of 02/01/23. Rates are subject to change without notice and may vary based on applicant creditworthiness and loan term. Excludes refinance of existing Southeast Financial loans. Other restrictions may apply. Payment Example: At 1% APR, 12 monthly payments of \$83.79 for each \$1,000 borrowed.

Card Delivery Delays

We're working hard to get back on schedule.

Due to some recent unprecedented events at our third-party card facility, our cards have been taking a little longer than anticipated for production and shipping. This means that if your card is nearing its expiration date, or if it was recently reported lost or stolen, you can expect a longer-than-average wait time for your replacement.

We apologize for the inconvenience and are working around the clock to get your new card in your hands as soon as we can. Your membership is important to us and keeping you informed is part of our commitment to you as our valued cardholder.

What to Know About Romance Scams

Never send money or gifts to a sweetheart you haven't met in person.

Romance scammers create fake profiles on dating sites and apps or contact you through popular social media sites like Instagram or Facebook. The scammers strike up a relationship with you to build up trust, sometimes talking or chatting several times a day. Then, they make up a story and ask for money.

Lies Romance Scammers Will Tell:

- **Scammers say they can't meet you in person.** They might say they're living or traveling outside the country, working on an oil rig, or in the military. They might also refuse to answer a video call, like FaceTime or Zoom.
- **Scammers will ask you for money.** Once they gain your trust, they'll ask for your help to pay medical expenses, buy their ticket to visit you, pay for their visa, or help them pay fees to get them out of trouble.
- **Scammers will tell you how to pay.** All scammers, not just romance scammers, want to get your money quickly, and they want your money in a way that makes it hard for you to get it back. They'll tell you to wire money through a company like Western Union or MoneyGram, put money on gift cards and give them the PIN codes, send money through a money transfer app, like Zelle, Venmo, or Cash App, or transfer cryptocurrency.

If you suspect a romance scam:

- Stop communicating with the person immediately.
- Talk to someone you trust.
- Search online for the type of job the person has plus the word "scammer." Have other people posted similar stories?
- Do a reverse image search of the person's profile picture. Is it associated with another name or with details that don't match up?

If you paid a romance scammer with a gift card, wire transfer, credit or debit card, or cryptocurrency, contact the company or your financial institution right away. Tell them you paid a scammer and ask them for assistance.

If you think it's a scam, report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud). Notify the social networking site or app where you met the scammer, too.

Holiday Closings

Presidents' Day: Monday, February 20

Financial Education Webinars from MEMBERS Financial Services

February 14: Rethinking Diversification

In today's volatile market, retirement savers face new challenges. Traditional portfolio diversification may no longer be the answer to growing your savings without the risk of losing it all. Luckily, there are new ways to manage investment risk.

Register to Attend

February 28: Three Transitions to Retirement

Are you ready to retire? You might be prepared for the financial transition, but you'll experience lifestyle and emotional transitions as well. We can help you understand these upcoming changes and provide the information you need to better prepare for this exciting season of your life. Working together, we'll gain clarity and confidence about your path to retirement.

Register to Attend

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. principal. Investing involves risks including possible loss of Fixed annuities are long-term investment vehicles designed for retirement purposes. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. Guarantees are based on the claims paying ability of the issuing company. Variable annuities are subject to risk, and may lose value. This workshop is educational only and is not investment advice. If you need advice regarding your financial goals and investment needs, contact a financial advisor.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member **FINRA/SIPC**). Insurance products are offered through LPL or its licensed affiliates. MEMBERS Financial Services and Southeast Financial Credit Union **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using MEMBERS Financial Services and may also be employees of Southeast Financial Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of MEMBERS Financial Services or Southeast Financial Credit Union. Securities and insurance offered through LPL or its affiliates are:

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