



# Time for a Fall Fix Up

#### The equity in your home can help complete your to-do list.

With summer wrapping up and the weather cooling off, now is a perfect time for home improvements. Thinking about updating your kitchen, replacing windows, or redecorating? The equity you have in your home could help you complete all your projects and make that dream come true.

No matter how long your to-do list is, home equity loans and lines of credit are great ways to find that little bit of extra cash to check off every item. Planning a few big projects? A home equity loan is a great way to borrow a specific amount. Want to have cash on hand when you find time to work on smaller projects? A home equity line of credit allows you to access your available credit when you need it.

Have questions about which option would be best for you? Contact one of our mortgage professionals for additional assistance. Call us at 615-465-5414 or 615-465-5408, or send an email to mortgageservices@southeastfinancial.org.

**Start Your Application** 

Subject to credit approval. Some restrictions may apply. Rates and terms may vary according to applicant creditworthiness, loan term, and property equity.

#### Have you been keeping your Southeast Financial card top of wallet?

Simply use your Southeast Financial credit card on everyday purchases a minimum of four times per week from July 10 - October 29, in order to qualify for the drawing. Five participating eligible cardholders will be selected each month to win the prize. That's a total of 20 winners! Additionally, 10 credit unions will be randomly selected to receive \$10,000 to donate to the charity of their choice.

Learn More

# **Coming Soon: Digital Wallet**

You asked. We listened.

Digital Wallets have been one of our most requested new service and we're excited to be making it available to our members soon. This fall, look for more information about adding your Southeast Financial debit and credit cards to Apple Pay, Google Pay, and Samsung Pay.

#### **Financial Education Seminars**

from Southeast Financial Wealth Management

#### **Wealth Management 101**

Changing political climates, subtle market shifts, and surprising opportunities require investors to stay informed and get the latest news and information on trends and financial strategies.

This October, seminars will be held at restaurants in Middle and East Tennessee. **Space is limited, so don't wait to claim your seat!** 

See Seminar Dates

### **Financial Education Webinars**

from Southeast Financial Wealth Management

## September 12: Income for Life

You have retirement goals and plans for your future. Without a regular paycheck to count on, achieving a steady stream of retirement income will be an important part of the road ahead.

## September 26: Social Security & Your Retirement

Regardless of when you plan to retire, Social Security will likely be an important part of the road ahead. But do you know the rules of the road when it comes to Social Security?

Register to Attend

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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. Investing involves risks including possible loss of principal. 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.

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P.O. Box 331788 Nashville, TN 37203 southeastfinancial.org 615-743-3700 800-521-9653



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