

accountability

southeast financial credit union | spring 2023 newsletter

give yourself some credit

no annual fee. no balance transfer fee.

Whether you're consolidating high-interest-rate debt, planning a dream vacation, or paying for day-to-day expenses, a little extra credit can go a long way. Choose from a Visa® Platinum or Visa Signature® Travel Rewards card – both are packed with great perks like lost luggage reimbursement, travel and emergency assistance services, and Visa® Concierge.

Plus, you'll earn one CURewards point for every dollar you spend using your card. When you shop with our Visa Signature® Travel Rewards card, you'll earn double the points on travel-related purchases like dining, hotels, rental cars, and airline tickets. Points can be redeemed online at the CURewards Mall, where you'll find everything from gift cards, grills, and electronics to airline tickets, cruises, and more.

It takes just minutes to apply for a Southeast Financial card using our easy online application. Best of all, there's **no annual fee** and **no balance transfer fee**. Give yourself a little credit. **Apply for your card today!**

Subject to credit approval.

spring spruce up

purchase a new home or update your current space

Spring is the perfect time if you're thinking about buying a new home or updating your current home. Take advantage while rates are still low, and start your search or repairs today. For a snapshot of current rates and loan programs, visit the Mortgage Loans page at southeastfinancial.org. Once you're ready, click "Apply Now" at the top. It only takes minutes to complete your application online. Call and ask to speak with one of our friendly mortgage professionals for questions or more information.

Loan approval, interest rate, and down payment required based on creditworthiness, amount financed, and ability to repay.

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

holiday closings

Memorial Day
Monday, May 29

Juneteenth (observed)
Monday, June 19





that's what you said

we love hearing from our members!

“Southeast Financial is great. They're easy to deal with, have clear and consistent policies, and the staff is friendly and helpful. I wouldn't bank anywhere else. My boyfriend also opened an account with Southeast Financial and likes the service he receives there.”

- Janet P.
Member since 1986

“I've financed everything from campers to pick-up trucks over the years. I've always been impressed with the quality of service and the professionalism of the staff every time I've used your services. The rates have always beaten banking institutions, and I'm grateful to be a member. Thank you for all you do.”

- Kenneth P.
Member since 2014

“Southeast Financial in Jackson, TN has always been good to me. I've had multiple loans with this branch and always prefer them because I feel they take good care of me. They make it very easy for me to make quick decisions and purchases.”

- John G.
Member since 2017

“From day one, I have always been quite pleased with Southeast Financial. Over the years, I've financed one car and obtained a moderate loan for a roof replacement on my home. The rates were great and the process smooth and quick.”

- Christopher F.
Member since 2012

refinance your vehicle loan

plus, no payments for up to 90 days!

Are you paying too much in finance charges? We've helped members just like you save thousands of dollars by refinancing their high interest rate vehicle loans from other lenders at our low rates. If you're looking for a way to save a little each month, we can help by lowering payments with extended loan terms.

Our online and mobile applications make it fast and easy to determine if you qualify. The entire process can be completed online, from application to closing! Best of all, there's no application fee and no obligation to accept the loan. It's up to you! We offer great rates, local decisions, convenient closings, and the potential to put money back into your pocket.

Remember, you can refinance more than just cars and trucks. We refinance motorcycles, ATVs, RVs, boats, and even jet skis. Don't currently have a vehicle loan? We make loans against the value of paid-in-full vehicles, too.


Subject to credit approval. Other restrictions may apply. Interest will accrue during deferment period. Excludes the refinance of existing Southeast Financial loans.

save time and money

Need cash fast? Skip the ATM and get cash back at the register instead. It's an easy way to get the money you need and avoid unnecessary ATM or transaction fees. Just use your Southeast Financial debit card to pay at checkout and choose how much cash you'd like to receive when prompted by the card reader.

Get the cash you need when you need it. Skip the trip to the ATM and ask for cash back where you shop instead.

Cash back on debit service is available at most merchants. Maximum cash back amount is limited to the available balance in your account and may be lower based on limits established by merchant.





credit freezes and fraud alerts

keep your information safe from identity theft

Credit freezes, also known as security freezes, and fraud alerts can protect you from identity theft or prevent further misuse of your personal information, if it was stolen.

Credit Freeze

Even if you don't suspect identity theft, you can freeze your credit to add an extra level of security.

A credit freeze restricts access to your credit report, which means you or others won't be able to open a new credit account while the freeze is in place. If you need to apply for new credit, you can temporarily lift the credit freeze.

While the freeze is in place, you'll still be able to do things like apply for a job, rent an apartment, or buy insurance without lifting or removing it.

Credit freezes are free to place and last until you choose to remove them, but you must contact each of the three credit bureaus, Equifax, Experian, and TransUnion, individually.

Fraud Alerts

A fraud alert will make it harder for someone to open a new credit account in your name. A business must verify your identity before it issues new credit in your name.

Fraud alerts are also free to place, but only last one year. After a year, you can choose to renew it. When you place a fraud alert on your credit report, you can get a free copy of your credit report.

Contact any one of the three credit bureaus. The credit bureau you contact must tell the other two to place a fraud alert on your credit report.

An extended fraud alert is also available to people who have had their identity stolen and completed an FTC identity theft report at [IdentityTheft.gov](https://www.ftc.gov/identitytheft) or filed a police report. An extended fraud alert lasts seven years.

worst passwords of 2022

It's time to do a little spring cleaning and update your passwords. NordPass.com looked at the most common passwords of 2022. Did your current password make the list? Think carefully about the words or phrases you choose to keep your accounts secure.

guest	123456789	qwerty	jordan23	1234567
123456	Password1	baseball	iloveyou	1q2w3e4r
password	1234	football	monkey	111111
12345	abc123	unknown	shadow	princess
a1b2c3	12345678	soccer	g_czechout	basketball

Some simple tips to make passwords more secure:

- A single password for multiple accounts creates a higher risk for all the accounts using that password.

- Never use personal information such as your name, birthday, user name, or email address.
- Try to include numbers, symbols, and both uppercase and lowercase letters.

Once you've chosen a new password or phrase, use a free password strength checker to ensure it's strong and secure. Some sites will even calculate how long it would take for hackers to crack your passwords.

Concerned about forgetting your passwords? Visit a tech site like [PCMAG.com](https://www.pcmag.com) and search for "best password managers." You'll find multiple options that make it easy for you to access your passwords while keeping them safe from hackers.



introducing: southeast financial wealth management

new name. same great service.

Previously called MEMBERS Financial Services, our financial professionals have been serving credit union members for almost 30 years, providing financial planning, investment management, retirement planning, estate planning coordination and insurance service to individuals and small business owners.

As Southeast Financial Wealth Management, their mission remains the same. The team is here to walk members through all parts of their financial journey. They'll educate and answer all questions, so members have the knowledge and confidence to make informed decisions.

In addition to this new name, they're also introducing a new look and feel as they seek to build relationships with members, business partners, and the community. This includes a new logo and updated educational materials and a new easy-to-use, mobile-friendly website.

"The new name and design reflect our goals, philosophies, and services," said Ken Coulthard, Program Manager of Southeast Financial Wealth Management. "We hope that when members and business partners see our new name, logo, and website they associate it with the value and meaningful relationships we strive to create in every encounter we have with them. We are committed to delivering personalized financial advice that helps members work toward the financial goals they have for themselves and their families."

No matter where you are on your financial journey, the Southeast Financial Wealth Management team wants to help you move forward together.

Make An Appointment

Let's team up on your financial plan today. Set up a no-cost, no-obligation appointment by phone or in-person at the branch most convenient to you. **Call 615-371-3737 or 800-521-9653, ext. 2317 or email us at wealthmanagement@southeastfinancial.org.**



Ken Coulthard, CFP®



David Harlan



Jodie Smith



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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Deposits or Obligations	May Lose Value
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