

the newsletter



southeast financial credit union news | february 2024



Getting Started On Your Mortgage Journey

We can help you finance a house you love.

Often when searching for a new home, when you know, you know. However, don't let the house you love go to another buyer. Getting pre-approved for a mortgage at Southeast Financial allows you to know exactly what your budget is, so you're able to make your best offer as soon as you find "the one."

When buying a new home, let Southeast Financial's friendly mortgage professionals guide you through the process from start to finish.

1. **Evaluate Finances:** Understand your financial situation, including income, expenses, and credit score, to determine what you can afford.
2. **Get Pre-Approved:** Speed up the process by getting pre-approved. Show sellers you're serious and ready to buy.
3. **Decide Down Payment:** Choose your down payment amount. A larger down payment means lower monthly payments.
4. **Choose the Right Mortgage:** With different mortgage programs available, find the one that fits your situation, such as conventional, FHA, or VA loans.
5. **Submit Your Application:** Provide accurate and prompt documents for a smooth process.
6. **Underwriting and Closing:** After approval, complete the paperwork, pay any closing costs, and officially become a homeowner!

At Southeast Financial, we'll be with you every step of the way. Our website provides easy access to mortgage information and tools. Take control of your financial future and let Southeast Financial be your trusted partner on the path to

homeownership.

Start Your Mortgage Application Now

Loan approval, interest rate, and downpayment required based on creditworthiness, amount financed, and ability to repay. Other fees may be assessed, as applicable. Rates, terms, and conditions are subject to change.

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/whistleblower). Notify the social networking site or app where you met the scammer, too.

Holiday Closings

Presidents' Day: Monday, February 19

Financial Education Seminars
from Southeast Financial Wealth Management

Social Security and 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?

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 and Locations](#)

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