

## Need to take a break from your loan payment?

### Check out our Skip-A-Payment program.

Is your budget looking tight right now? You may be able to free up some extra cash with our Skip-A-Payment program. Each year, members can skip up to two months of payments on qualifying vehicle and personal loans. **That's two months payment free!**

Whether you pay weekly, bi-weekly, or monthly, for a processing fee of \$60.00 per loan, you can skip your payment for the entire month specified. Choose to pay this fee at the time the payment is skipped or add it to the outstanding loan balance. Interest will continue to accrue during the month the payment is skipped, and credit life and disability insurance premiums, if applicable, will still be added to your loan.

Put some cash back in your pocket! It's easy to apply. Log in to Online Banking and click the Account Maintenance tab for the online application, or download and complete a [paper application](#). Member Service is available, if you have any questions or need additional assistance.

[Start Your Application](#)

Loans must be established with at least three consecutive months of payments prior to the month requested. Loans greater than 30 days past due, credit cards, personal and home equity line of credit loans, mortgage loans, business loans, share secured loans, and certificate secured loans are not eligible for the Skip-A-Payment program. To allow adequate processing time, forms must be submitted at least five business days prior to the first monthly payment to be skipped, but no more than thirty days prior to the month requested. Additional restrictions may apply. See application for complete details.

## Popmoney is Leaving Online Banking

### Make sure to review your scheduled transactions.

We wanted to take this opportunity to inform you that Popmoney personal payment service will discontinue service, effective June 30. We apologize for the inconvenience. This decision was made by our vendor, and we are working to add new digital payment services later this year.

#### What you need to know:

- Payments created on June 30 until 5 p.m. CT will be processed. No new transactions will be processed after 5 p.m. CT on June 30.
- We recommend canceling recurring or future-dated payments that are scheduled for delivery after June 30. No recurring or future-dated payments will be processed after that date.
- Transactions initiated before 5 p.m. CT on June 30 will be processed. Recipients who are registered Popmoney users will receive payment automatically. If the recipient is not a registered Popmoney user, they will get notification through email or text messages with instructions on how to accept the payment. If the payment is not accepted after 10 days, funds will be returned to the Sender.
- If you are the recipient of any pending Popmoney payments, please accept or cancel the payments by 5 p.m. CT on June 30. Cancelling the payment will result in the funds being returned to the sender.
- While you will no longer have access to Popmoney, you may review your Popmoney transactional activity in your statement.

## Create Your Summer Oasis

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

Summer is so close, and the summer oasis you've been dreaming of may be closer than you think! Landscaping, new patio furniture, maybe a pool? The equity 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.

At Southeast Financial, the entire process is quick and easy. Don't wait! Start your application today and enjoy a summer in the sun.

[Apply Now](#)

Subject to credit approval. Some restrictions may apply.

## Southeast Financial Mortgage Notice

Annual Escrow Analysis statements have been mailed and are available in Online Banking. **Your total monthly mortgage payment may have changed due to changes in your annual homeowner's insurance and/or property taxes.**

If you have a mortgage with Southeast Financial, please review your Escrow Analysis statement and your May mortgage statement. Any payment changes will be effective with your June 1, 2023 mortgage payment.

[Learn More](#)

## Memorial Day Closing

**All Southeast Financial branches and call centers will be closed on Monday, May 29 in observance of Memorial Day.** Remember, you can access your accounts anytime, anywhere with Online Banking and our mobile app!

## Financial Education Webinars

### from Southeast Financial Wealth Management\*

#### May 9: 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.

#### May 23: 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. Will Social Security be enough? What about your 401(k)?

[Register to Attend](#)

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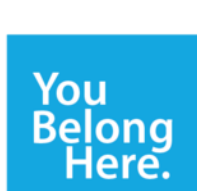
There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. Investing involves risks including possible loss of principal. Fixed annuities are long-term 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

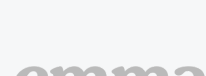


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