



## In the market for a new or new-to-you vehicle?

Your credit union offers great rates!

The summer's winding down, but it's not too late to get out on the road in a car, truck, or SUV. Southeast Financial should be your first stop when shopping for a new or new-to-you vehicle. The online application process is quick and easy and a contact-free closing process is available for most loans.

Vehicle loans at Southeast Financial also feature:

- Flexible terms for payments that fit your budget.
- No payments for up to 90 days.
- No vehicle age or mileage restrictions.
- Financing up to 100% of vehicle NADA value plus tax, tags, and title.
- GAP insurance and warranty coverage available.
- No application fee.
- No prepayment penalty.

Dreaming of upgrading your vehicle? Southeast Financial can help make that dream a reality. Log in to Online Banking or contact our Loan Call Center at 800-521-9653 to get started.

[Start Your Application](#)

Subject to credit approval. Restrictions may apply. Interest will accrue during deferment period.

## Your Summer, Your Way!

Borrow up to \$3,000 during our summer loan special.

Time is running out to apply for our special summer loan. **This month, we're offering members a special 9% rate on a \$3,000, 12-month personal loan** that lets you have your summer, your way. This special personal loan is available through August 31, so don't wait! It's your money to spend any way you want, so apply today!

[Learn More](#)

## 21st Annual Southeast Financial Golf Classic

Help us make a hole-in-one for two local charities.

Join us on Monday, September 11, at Franklin Bridge Golf Club in Franklin, TN for a day full of fun, food, and friendly competition benefiting two great charities, Hope Clinic for Women and United Cerebral Palsy of Middle Tennessee. **For \$600, team registration for the four-person scramble includes a round of golf, lunch, dinner, and a gift bag for each player.** Prizes will be awarded for the first and second place teams in each flight and for the contest holes. **Use code EARLYBIRD before August 15 for \$50 off.**

[Register Your Team Today!](#)

## Meet Our 2023 Scholarship Winners

Congratulations to this year's scholarship winners. They will receive \$2,000 for the upcoming school year. We wish all of our student members a happy and safe summer!



### Spencer Bernard

Spencer graduated from Hillwood High School in Nashville, TN. He will be attending Middle Tennessee State University.



### Nathan Kozlica

Nathan graduated from Red Bank High School in Chattanooga, TN. He will be attending East Tennessee State University.

## Financial Education Webinars From Southeast Financial Wealth Management

### August 15: The Road to Retirement

There's a big difference between not working and not worrying. But for millions of Americans, the worrying begins after the working ends. If you only have a hit-or-miss plan for generating retirement income, you may not enjoy the stress-free retirement journey you've worked so hard for. Don't let this happen to you.

### August 29: 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](#)

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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. 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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