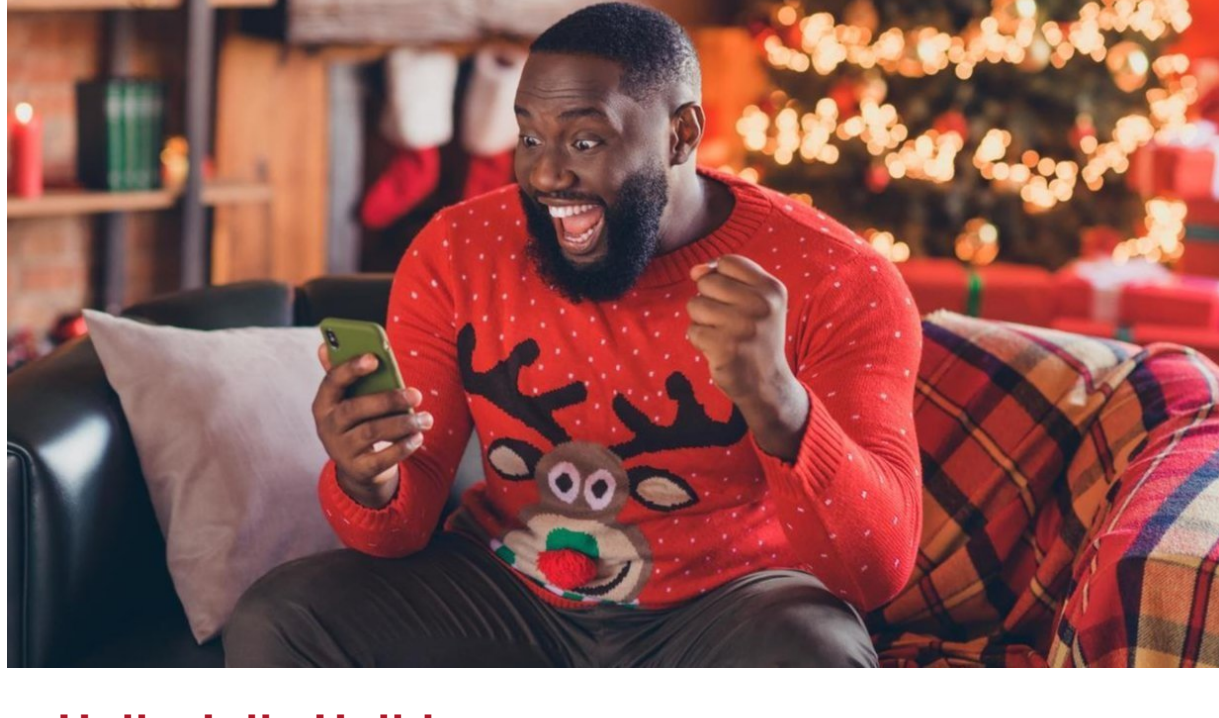


the newsletter

southeast financial credit union news | november 2023



Make it a Holly Jolly Holiday Black Friday and Cyber Monday Specials

Are you ready to shop 'til you drop? Before you do, stop by Southeast Financial. We're celebrating Black Friday and Cyber Monday in a big way this year with special offers, including a discounted loan rate to help make your holiday merry.

Holly Jolly Holiday Loans

Between shopping for gifts and entertaining, holiday expenses can add up fast and really blow your budget. We want to help you make sure you have the cash to check off everything on your list. During our **Holly Jolly Holiday Loan sale, borrow up to \$5,000 at a low, 10% APR and pay it back in 12 monthly payments.**

Whether you need \$500, \$5,000, or anything in between, put some extra jingle in your pocket this season without breaking the bank. Starting November 17, online applicants get early access to this special promotion! Otherwise, visit a branch or call on Black Friday or Cyber Monday to apply.

Maximum loan amount \$5,000. Subject to credit approval. Payment Example: At 10% APR, 12 monthly payments of \$87.92 per \$1,000 borrowed. Apply online starting at 12:00 am on 11/17/23 through 11:59 pm 11/27/23, in person at any branch between 8:00 am and 4:30 pm on 11/24/23 or 11/27/23, and by calling 800-521-9653 between the hours of 7:00 am and 6:00 pm (CST) on 11/24/23 or 11/27/23. Loans must close on or before 12/4/23 to qualify for this special rate. Limit one loan per borrower. Other restrictions may apply.

Double Points for Credit Card Purchases

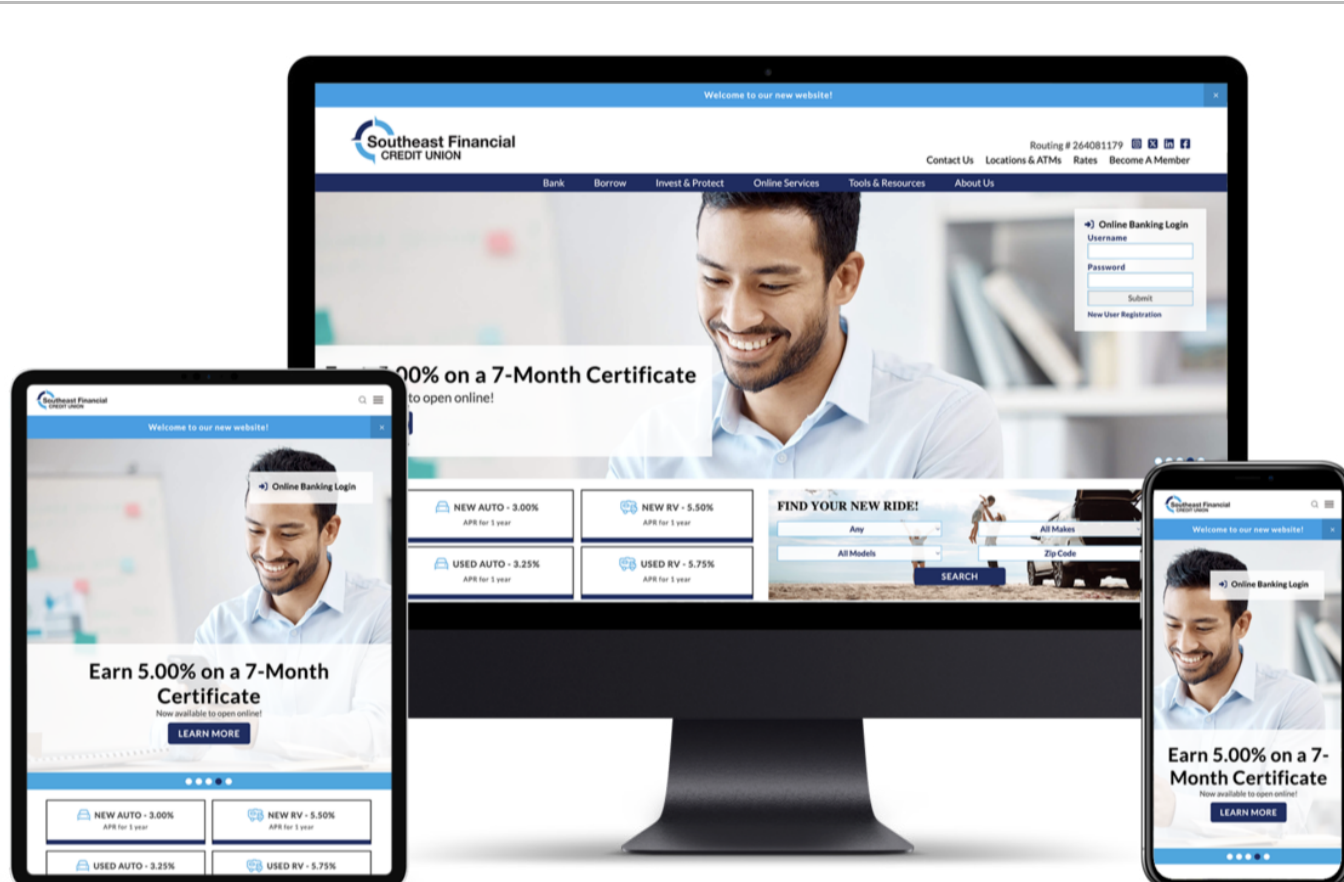
Make sure your Southeast Financial Visa is at the top of your wallet this holiday season. For every dollar you spend using your Visa® Platinum or Visa Signature® card during our Black Friday/Cyber Monday promotion, **you'll earn double the CURewards points – that's two points for every dollar you spend using either card and four points for every dollar you spend on travel-related purchases when you pay with your Visa Signature® card.** Points are automatically added to your card and can be redeemed in the CURewards Mall for merchandise, hotel stays, airline tickets, gift cards, and more.

Get the perfect gift for everyone on your list and earn more points with your Southeast Financial Visa® Platinum or Visa Signature® card during this special holiday event.

Don't have a Southeast Financial credit card? You still have time to apply and take advantage of this special offer.

[Start Your Application](#)

Double points offer valid between 12:00 am on 11/24/23 and 11:59 pm on 11/27/23. Points will not be awarded for cash advances, balance transfers, or convenience checks. Some restrictions may apply. Visit southeastfinancial.org for more details.



Our Website Got a Makeover! Now available on your computer, phone, and tablet.

This year, we decided that it was time for a refresh to make southeastfinancial.org even better. The new design keeps navigation and general layout the same, but we have several new features we're excited to tell you about.

- 1. Integrated Vehicle Search** Now you can find your vehicle and your vehicle loan all in the same place.
- 2. Improved Accessibility** The new website offers greater accessibility features and increases usability for all our members.
- 3. Phone and Tablet Friendly** Transition seamlessly between desktop, tablet, and mobile devices, making it easy to view rates, learn about products and services, and locate branches and ATMs on the go.

These features are just part of what makes our new site great, and we're excited for you to see all of it.

Now Available: Digital Wallet Add Your Card to Your Digital Wallet for an Easier Way to Pay

Securely store your Southeast Financial credit or debit card in your phone's digital wallet for quick checkouts when shopping in store or online. It makes purchases easy, convenient, and secure!

Paying with a digital wallet is safer than giving the store your card number and PIN. Transactions are validated by a number that is unique to each device and card. This encrypted number is used to authorize purchases so your card number and PIN are never transferred or stored with the merchant, meaning they are less likely to be compromised.

Many smartphones offer fingerprint Touch ID or Face Recognition that can be used to authorize transactions. This means your digital wallet is available at the touch of your fingertips.

[Learn More](#)



International Fraud Awareness Week aims to raise awareness about fraud and promote fraud prevention. During this week, individuals, organizations, and communities come together to educate themselves and others about different types of fraud, common fraud schemes, and ways to protect themselves from falling victim to fraudulent activities.

As your credit union, we want you to be aware of some common types of fraud so your information and your finances stay secure.

[Continue Reading](#)

Holiday Closings

Veterans Day: Friday, November 10
Thanksgiving Day: Thursday, November 23

Financial Education Webinars from Southeast Financial Wealth Management

November 7: Understanding Your Rollover Options

Changing jobs is a common experience for most U.S. workers. But, what's the right thing to do with your retirement savings plan account from a previous employer? What are your options, and how can your decision impact your long-term retirement savings?

November 21: Rethinking Diversification

In today's volatile market, retirement savers face new challenges. Traditional portfolio diversification may no longer be the answer to growing your savings without the risk of losing it all. Luckily, there are new ways to manage investment risk.

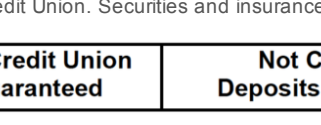
[Register to Attend](#)

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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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