

accountability

southeast financial credit union | fall 2023 newsletter

new look. same great service.

our logo and website get a makeover

We're excited to announce the redesign of our logo and website as part of the Southeast Financial brand identity. Looking back at how we've grown and changed through the years, we realized it was time for a fresh look. This is the first update to the logo since it was created in 2000.



We wanted a design that was a visual representation of our name and our mission to guide our members in all things financial. The new logo design features an abstract compass along with a new, clean font with our name in the southeast direction. The colors chosen for the logo call back to the company's history, dating back to 1936.

Our new logo will soon appear inside and outside branches, on statements, and across digital platforms, including our new website.

Speaking of the website, final touches are being made for our relaunch. Even though the site is getting a makeover, it will still include the easy navigation tools you're familiar with, along with some new features like the ability to search for new and used vehicles directly from our website. Watch for future updates on our exact launch date.

Our goal was to create a new brand identity that reflects a forward-looking design that also pays homage to our past and our commitment to meeting the needs of our current and future members.

holly jolly holiday loans

early black friday and cyber monday specials

Get ready to unwrap some holiday cheer! We're bringing back our Black Friday and Cyber Monday specials for 2023. Plus, we're starting a week earlier on November 17. At Southeast Financial, it's the most wonderful time of the year, so be sure to check the November newsletter for all the details.

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

Columbus Day
Monday, October 9

Veterans Day (observed)
Friday, November 10

Thanksgiving Day
Thursday, November 23

Christmas Day
Monday, December 25

New Year's Day
Monday, January 1



that's what you said

we love hearing from our members!

"I don't just like my branch and the credit union as a whole, but I LOVE IT! Kim has helped us repair and rebuild what we have today. Everyone in the branch treats me like family and it's great when you walk in they know you by name and always have a smile and are pleasant when we talk. The credit union treats you like a person and not just an account number. Trying to get the kids to create their own account now that they are becoming adults."

- Willie S.
Member since 2011

"Keep doing what YOU are doing. It is working! I love the financial seminars for women. I love having a very low interest rate credit card. I love getting FREE checks. Thank YOU for that wonderful service."

- Constance S.
Member since 2003

"We applied for an auto loan and Linda was our representative from SFCU. The dealership was very difficult to deal with. Linda was great in dealing with the process and made the experience so much better. Thanks."

- Stephen W.
Member since 2014

"We have been customers of Southeast Financial for several years and appreciate the quality service we have always received. The staff at the Briley South branch do an outstanding job!"

- Frank C.
Member since 1981

"I love SFCU. You make banking so easy along with providing your customers with so many options for financial success. Thank you for all you do."

- Wilma N.
Member since 1998

holiday car shopping tips

tips for saving before you start shopping

When purchasing a new vehicle, timing is everything, and fall is usually the best time of year to buy a new car. Dealers are clearing out their inventory to make room for next year's models, but recent events in the auto industry could affect inventory into the fall months of 2023. The earlier you buy, the better your chance of getting a good deal on a new car.

Here are just a few reasons why members choose Southeast Financial for financing their auto loans:

Pre-approvals

When you're ready to buy, a pre-approved loan gives you a budget to work with and negotiating power that's second only to cash.

No Payments for up to 90 Days

Give your budget a break. You'll have up to 90 days before your first payment is due.

No Prepayment Penalties

Paying your loan off early? No problem. We won't charge you extra to do it.

When it's time to buy, visit us at southeastfinancial.org for current loan rates and to apply online or call us at 615-743-3700 for more information.

Subject to credit approval. Restrictions may apply.

people-not-profit

international credit union day

On October 19, 2023, we will join credit unions across the country to celebrate the 75th anniversary of International Credit Union Day. The credit union movement began with a simple idea. By pooling their savings and making loans to each other, people could work together to meet their financial needs and achieve a higher standard of living. International Credit Union Day exists to raise awareness of that vision and celebrate what makes credit unions unique.

Thank you for choosing Southeast Financial for your banking and borrowing needs. We know you have many choices in financial institutions, and we appreciate your membership!

don't fall victim to a scam

tips for insurance open enrollment and holiday giving

While you're busy hanging lights and tossing tinsel this year, scammers are looking for ways to catch you off guard. Watching for common scams can help keep you and your money safe and put scammers on the naughty list this season.

Health insurance scams

You get a call offering you a big discount on health insurance. Or someone contacts you claiming to be from the government and asks for your Medicare number to issue you a new card.

Medicare open enrollment season is also open season for criminals. When health insurance is a big story, scammers get busy contacting people. They may try to get your social security number, financial information, or account number.

Ask yourself these questions. Is that insurance plan a good deal? Is that "government official" really from the government? Do you need a new health insurance card? The answer is almost always "no". If you get a call that raises questions, here's what to do:

Stop. Check it out. Before you share your information, call Medicare (1-800-MEDICARE). Do some research, and check with someone you trust.

Pass this information on to a friend. Talk to your friends and discuss the latest scams you may have

heard about. Communication about common threats can help keep you one step ahead of the scammers.

Don't fall for the call

Imagine you pick up the phone and hear a recorded message, robocall, or a live person selling something. Maybe it's not who your caller ID said it was. It's frustrating, and you just want it to stop.

Recorded sales calls are illegal unless you give a business written permission to robocall you. If your number is on the Do Not Call Registry, you're not supposed to get any sales calls — live or recorded. But scammers ignore the rules about when and how they can call you.

Scammers can use technology to make their calls look like they come from anywhere: the IRS, a business you know, a neighbor, or even your own number. Because phone numbers can be faked, you can't trust your caller ID. So now what?

Hang up. Don't press a number. Just hang up the phone on unwanted calls. Consider call-blocking services to reduce the number of unwanted calls you get. Ask your phone carrier about call blocking and read expert reviews about your options. Learn more at ftc.gov/calls.

Information provided by Federal Trade Commission | ftc.gov/PassItOn

the wait is over

it's christmas club transfer time

Just a reminder that your Christmas Club account funds will be transferred to your checking or primary savings account on November 1, 2023. Don't have a Christmas Club account? Open a new account anytime after November 1, and you can start saving for next year. Please apply online at southeastfinancial.org or call us for more information.

calling all scholars

will you be our next scholarship winner?

Secondary education is priceless, but getting that education is expensive! Southeast Financial wants to help. The 2024 Southeast Financial Scholarship application is now available on our website. Two lucky applicants will be awarded a one-year, \$2000 scholarship. The contest is open to members who will graduate high school and begin attending college in the fall of 2024. Please read the application carefully for complete guidelines and eligibility information.

wealth management 101

an investment course for turbulent times

Changing political climates, subtle market shifts, and surprising opportunities require investors to stay informed and get the latest news and information on trends and financial strategies.

This highly informative and insightful Wealth Management 101 seminar provides you with the tools to help you make educated decisions. At this seminar, we'll cover:

- Market Summary
- Strategies to Help Protect your Lifestyle from Rising Costs
- Common Investing Pitfalls
- Key Principles of Investing



Ken Coulthard, CFP®

Join us at a no-cost, no-obligation dinner and informative presentation.



David Harlan

Thursday, October 12 | 6-8pm
Copper Cellar West
Knoxville, TN

Thursday, October 19 | 6-8pm
Del Frisco's Grille
Brentwood, TN

Tuesday, October 17 | 6-8pm
Maggiانو's Little Italy
Nashville, TN

Space is limited, so don't wait! Reserve your spot by October 5 online at southeastfinancialwealth.com/events.

Can't make it to one of the in-person seminars? Join us online!



Jodie Smith

Tuesday, October 10 | 5-6pm
Return to Conservative Investing

Tuesday, October 24 | 5-6pm
Women & Investing

Tuesday, November 7 | 5-6pm
Understanding Your Rollover Options

Tuesday, November 21 | 5-6pm
Rethinking Diversification

Tuesday December 5 | 5-6pm
Women & Investing

Tuesday, December 19 | 5-6pm
Social Security & Your Retirement

Reserve your spot online at southeastfinancialwealth.com/events.



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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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