



## Could you use an extra \$2,500 right now?

### Our holiday loan special sleighs!

The holidays are here and so are some unexpected expenses. If you need extra gifts, volunteered to host a last-minute party, or want to get a jump start on paying down a high-interest credit card, Southeast Financial is here to help.

Throughout December, members can borrow up to \$2,500 at a low, 10% APR and pay it back in 12 monthly payments. Don't let a lack of funds put a damper on your holiday festivities. Give us a call, stop by any branch, or visit our website to apply. When starting your online application, make sure to select "December Holiday Loan" from the list of options.

Apply Now

Maximum loan amount \$2,500. Subject to credit approval. Payment example: At 10% APR, 12 monthly payments of \$87.92 per \$1,000 borrowed. Applications will be accepted 12/01/23 through 12/31/23. Loans must close on or before 01/08/24 to qualify for this special rate. Limit one loan per borrower. Other restrictions may apply.

## Don't end the year with high-interest credit cards

### Take advantage of our special introductory rate.

As the year wraps up, you may be feeling overwhelmed by monthly credit card payments. Transferring your high-interest credit cards to a Southeast Financial Visa® Platinum Rewards card could help you make those payments more manageable.

Our Visa® Platinum card has no application fee, no annual fee, and no balance transfer fee. Plus, you may be able to pay down your balance faster with our special 6 month introductory rate on balance transfers.

Let's start the New Year right. Apply online today to see if we can help cure those wallet woes and start the new year right.

Start Your Application

Subject to credit approval. Rates subject to change without notice and may vary based on applicant creditworthiness. Some restrictions may apply.

## What You Need to Know About Cybersecurity

### We're dedicated to keeping your personal information safe.

Cyberattacks are one of the greatest risks to our global financial system. These risks have only increased as online financial transactions rise. Successful cybersecurity is a partnership between the credit union and our members to ensure your financial information stays safe.

#### What We Do

We have advanced tools to help deter cybersecurity crimes and notify our staff as they happen. Our systems and network are being monitored 24/7/365, and we are notified of any abnormalities in real time. Our employees are trained to spot fraudulent activity, from email phishing activity to social engineering. We monitor the fraud trends released by the Cybersecurity and Infrastructure Security Agency and other related agencies.

#### What You Can Do

There are several things members can do to reinforce the cybersecurity measures implemented by the credit union.

- **Don't share any account information by email, text, or incoming phone call.** If unsure that you're talking to us, hang up and call Member Service directly at 615-743-3700.
- **Create strong, unique passwords.** Especially for sites where you save your financial information to make purchases, like Amazon and PayPal.
- **Learn how to spot common scams.** Read up on scam techniques like phishing, social engineering, and fake checks. If something seems suspicious, trust your instincts.
- **Turn on two-factor authentication.** If the option is available, always take advantage of it to add an extra layer of security to your account.

If you think you've been the victim of a scam, we're here to help. Call us or visit a branch as soon as you can to get started on reporting the potential fraud and locking your account, if needed. You can also report scammers to the FTC through an [online questionnaire](#).

## Holiday Closings

**Christmas Day:** Monday, December 25

**New Year's Day:** Monday, January 1



## Financial Education Webinars

### from Southeast Financial Wealth Management

#### December 5: Women and Investing

There's no denying the facts: Women tend to earn less than men and live longer than men. If you're a woman who would like to retire one day, you may need to save more and invest more than men.

#### December 19: 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?

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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