

# accountability

southeast financial credit union | summer 2023 newsletter



## your summer, your way!

### 12-month \$3,000 personal loan

Would an extra \$3,000 help with your summer plans? Maybe you're looking at creating a backyard oasis, planning a much-needed getaway, or getting ready to shop for school supplies. Whatever your plans may be, our Your Summer, Your Way personal loan is the answer.

For a limited time, we're offering a special \$3,000 12-month personal loan at a great low rate of 8% for July and 9% for August. Use the money for anything you choose. It's your loan, your way! This special offer ends August 31, so don't delay. Call us today or apply online at [southeastfinancial.org](https://southeastfinancial.org).

Maximum loan amount \$3,000. Subject to credit approval, including a minimum credit score of 600. Limit one loan per qualified borrower per month during the promotion period. Other restrictions may apply. Promotion begins 07/01/23 and ends 08/31/23. Loans must close within fourteen days of approval to qualify for the rate offered at the time of application and approval. Thereafter, the currently offered rate will apply. Payment example: At 8.00% APR, 12 monthly payments of \$86.99 for each \$1,000 borrowed.

## well mow me down

### loans available for mowers & tractors

Does your yard look like a jungle because your old lawn mower just doesn't "cut it" anymore? Maybe it's time to replace that ancient or broken-down relic with a shiny new or new-to-you tractor or mower. Don't worry. We can help.

Loans for tractors and mowers valued at \$5,000 or more are available at great rates. Contact our Loan Call Center at 615-743-3700 or 800-521-9653 today for more information and to get pre-approved. Plus, make no payments for up to 90 days. Your lawn could soon be the envy of the neighborhood.

Subject to credit approval. Other restrictions may apply. Interest will accrue during deferment period. Excludes the refinance of existing Southeast Financial loans.

## 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](https://www.southeastfinancial.org)

## holiday closings

Independence Day  
Tuesday, July 4, 2023

Labor Day  
Monday, September 4, 2023



## that's what you said

we love hearing from our members!

"I always feel happy, respected, heard, and valued when I go into a branch. I don't have a lot of money right now but I believe the size of your bank account doesn't matter at Southeast Financial. They treat everyone the same!"

- Harmonie D.  
Member since 2012

"I opened my account in 1997 and have never once been dissatisfied with service or anything. I would never even consider banking anywhere else. The ladies at the Briley Parkway branch have always been very friendly and have gone out of their way to help me with anything that I have needed. They have amazingly always called me by name!"

- Joan W.  
Member since 1999

"SFCU will always be my home bank! Lori has been my go-to for banking for over 15 years. Her bright smile and friendly service has been my rock through crisis and success. SFCU has helped me sort finances through death, divorce, and moving out of and back to the USA. Kira and Donna in Goodlettsville made buying cars a breeze. The staff in Brentwood/Franklin have always been courteous and prompt during my encounters there as well. I can't count how many times I've referred SFCU and will continue to. My teens started their own checking accounts with SFCU and have enjoyed the same respect and courtesy as me. I cannot express my gratitude. We, as consumers, are always labeled as a "valued customer" but with SFCU you get a valued, committed staff whose personal services cannot be matched at any big bank. My family and I are grateful to be part of the SFCU family and plan to remain there, always."

- Brandy R.  
Member since 2010

## time to get personal

updating your contact information

Did you recently move, change your cell phone number or email address? If so, it's time to update your contact information. Updating your information helps to keep your account safe against fraud. It ensures you receive timely information like statements and alerts from the credit union.

So, next time you stop by a branch or complete a transaction over the phone, ensure your account has the most up-to-date information.

## sales tax holiday

stock up this summer

Stock up and save during the sales tax holiday. Tennessee residents can purchase computers, school supplies, and clothing tax free from July 28 through July 30 this year. Tennessee has an additional tax holiday on food and food ingredients from August 1 through October 31. Mississippi residents who shop from July 24 through July 25 can purchase school supplies, clothing, and footwear tax free. Dollar limits and item restrictions apply in both states. For more information about the sales tax holiday and a list of eligible items by state, visit <https://www.taxadmin.org/sales-tax-holidays>.

## jingle all the way

take advantage of christmas in july

Christmas might not be around the corner, but you can now access your Christmas Club funds. Through July 31, you can make one penalty-free withdrawal from your account. Don't have a Christmas Club account? Open yours today and start saving. Visit us online at [southeastfinancial.org](http://southeastfinancial.org) for more information.

## credit union give back sweepstakes

### could you be a \$5,000 winner?

Imagine winning \$5,000 in this year's Credit Union Give Back Sweepstakes just for using your Southeast Financial credit card. It's that easy! Use your card for everyday purchases like gas or groceries to qualify, and you could be one of 20 winners.

To enter this year's sweepstakes, use your card at least four times a week between July 10 and October 29. Then, beginning August 18, five \$5,000 winners will be announced each month through November.

Visit [cugivebacksweepstakes.com](http://cugivebacksweepstakes.com) for complete details and the official sweepstakes rules. You can also complete an alternate eligibility survey on the website for a chance to win. Good luck!

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## time for a vacation?

### cybersecurity tips to keep in mind

Ready to take a last-minute trip and enjoy the summer sunshine? If so, be sure to complete a Card Unblock Request. Southeast Financial helps keep your account safe by blocking access to credit and debit card spending in many foreign countries. If charges show up on your card from places outside your local area, there's a chance your card could be blocked.

Before you travel, call us or log in to Online Banking to submit a Card Unblock Request form, and you'll be ready to hit the road. In addition to ensuring your card is accessible, keep the following cybersecurity tips in mind to add extra security to your summer travels.

**Update your devices and software.** When planning your trip, ensure your smartphones, tablets, and laptops are up-to-date with the latest security and software. These updates often include critical security enhancement and bug fixes that can help protect you against the latest techniques used by cybercriminals

**Backup your data.** Before hitting the road, back up your data to a secure location. Use a cloud storage service or an external hard drive to access your documents, photos, or other valuable files. This will help ensure hassle-free data recovery if your device is lost while traveling.

**Enable Multi-Factor Authentication (MFA).** Utilizing multi-factor authentication adds an extra layer of security by requiring additional verification steps, such as a code sent to your device after entering your password. If your password is compromised, enabling MFA makes accessing your accounts more difficult.

**Be wise about your Wi-Fi.** Scammers can spoof what may look like a legitimate hotspot when visiting a cafe or hotel lobby. These savvy cybercriminals are looking for ways they can access your passwords, emails, or documents you share with others.

**Where am I?** Location tools can come in handy when navigating a new city. Still, they can also expose your location - even through photos. Turn off location services when not in use. Consider adjusting your privacy settings on social media apps to see who can view your posts while traveling.

Remembering these tips can help keep you and your information safe, whether at the beach, on your dream vacation, or even hanging around your hometown on a staycation

# need financial advice?

contact Southeast Financial Wealth Management today

It's never too early or too late to seek financial guidance. Whether you're just starting out in your career, raising a family, or nearing retirement and looking forward to the next fulfilling season in life, creating a financial plan gives you confidence and allows greater flexibility to pursue your dreams, on your terms.

The Southeast Financial Wealth Management team is here to walk with you on your financial journey. They'll educate and answer all your questions so you have the knowledge and confidence to make informed decisions.

Our team will help you weigh your available options and understand the path forward to meet your unique needs. The experienced financial professionals are caring, thorough, and passionate about helping people work toward their financial goals.

They've been helping members since 1994 and look forward to beginning the journey with you!

Our professionals help with a variety of services including:

- Investments
- Rollover Services
- Education Funding
- Estate Conservation
- Retirement Savings
- Insurance
- Life and Disability
- Insurance
- Annuities
- And More...

## Make An Appointment

Let's team up on your financial plan today. Set up a no-cost, no-obligation appointment by phone or in-person at the branch most convenient to you. Call **615-371-3737** or **800-521-9653, ext. 2317** or email us at **wealthmanagement@southeastfinancial.org**.



Ken Coulthard, CFP®



David Harlan



Jodie Smith



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