

# SOUTHEASTERN *Experience*

Winter 2019 Issue



## Member Appreciation Day Mar. 7

Thank YOU for being a member of Southeastern Credit Union!  
Come celebrate the #CUDifference with us at our Annual Member Appreciation Day, Thursday, March 7, 2019 in all seven branch locations. Giveaways and goodies offered throughout the day! We hope to see you!

## Home is where the is... let SCU take you there!

Buying or refinancing your home is one of the biggest financial decisions you'll ever make, and our mortgage team wants to support you.

We offer:

- FHA Loan** ideal for first time home buyers
- VA Loan** great terms for veterans
- USDA Loan** you may be surprised to learn your dream home qualifies for a USDA loan
- Conventional** competitive rates and the individual service you deserve

If you're in the market for a home, give us a call at 229.293.1290, email [mortgage@southeasterncu.com](mailto:mortgage@southeasterncu.com), or stop by our Valdosta Headquarters branch located at 3501 North Valdosta Road. Contact us today to get pre-qualified. Our team looks forward to serving you!



## GET A SLAM DUNK WITH THESE GREAT CERTIFICATE RATES

**2.43% APY\***  
25 Month CD Special



**2.58% APY\***  
37 Month CD Special

\*Annual Percentage Yield. Early withdrawal penalties apply. Rate accurate as of 11/7/2018. Other rates and terms available. Minimum balance of \$500 required. Rates are subject to change without notice.

*2019 Resolutions:*

1. LOWER INTEREST RATES
2. SAVE MONEY
3. CREATE BUDGET

## RATES STARTING AT 10.50%\*

With a Southeastern CU Visa Credit card you earn 1 point for every \$1 of your purchases online, over the phone or at the checkout counter. Then, redeem your points for travel and brand-name merchandise.

\*This APR will vary with the market based on the Prime Rate. Prime Rate is based on the Wall Street Journal Prime Rate + 5.25%. Rates, terms and conditions subject to change without notice.

## 2019 Annual Meeting

Southeastern Credit Union's 66th Annual Meeting will be held Thursday, March 7, 2019 at the Holiday Inn Valdosta Conference Center. Registration will begin at 5:30 pm with the business meeting starting at 6:00 pm. You must be a member as of January 31, 2019 to be eligible to attend.

This year, the Nominating Committee has submitted the names of C. Anthony Payton and Jerry Permenter to fill the two vacancies on the Board of Directors.



### C. Anthony Payton

C. Anthony Payton has been a member of the Credit Union since 1987. He served Southeastern as a member of the Credit Committee from 1988 - 1989 and as a member of the Supervisory Committee from 1992 - 1994 and as member of the Board of Directors since 1994. He currently serves as Chairman of the Board of Directors, he chairs the Asset Liability Committee (ALCO) and serves on the Facility Committee. He has served as Vice-Chairman, Secretary and Treasurer of the Southeastern Credit Union.

Anthony works as the Chief of Design and Construction of the 23D Civil Engineer Squadron at Moody Air Force Base. He is a Registered Architect and holds a Bachelor of Science degree in Architecture from Florida A&M University and a Masters of Public Administration from Valdosta State University.

He is married to Linda Berrian Payton and together they have four children and four grandchildren.



### Jerry Permenter

Jerry Permenter has been a member of the Credit Union since 1988. A former member of the Board of Directors from 1989 - 1996, he has served as a current member of the Board of Directors since 2004. He currently holds the office of Chairman of the Supervisory Committee and is a member of the ALCO and Budget Committees.

Jerry retired as City Manager from the City of Adel in 2011 after serving in various positions for 33 years. He now provides financial and management consulting to local governments in Georgia. He is a graduate of Valdosta Technical College and holds Municipal Clerk and Finance Officer certifications

from the University of Georgia.

## Holiday Closings

**Martin Luther King, Jr. Birthday**  
Monday, January 21, 2019

**Presidents' Day**  
Monday, February 18, 2019

## CONTACT NUMBERS AND BRANCH INFORMATION

### Main Branch

3501 North Valdosta Road  
Valdosta, Georgia 31602  
ATM on location

### Perimeter Branch

3669 Inner Perimeter Road  
Valdosta, Georgia 31605  
ATM on location

### Baytree Branch

1514 Baytree Road  
Valdosta, Georgia 31602  
ATM on location

### Moody Air Force Base

3205 Mitchell Blvd  
Moody AFB, Georgia 31699  
ATM on location and at Commissary

### Tifton

2212 N Tift Avenue  
Tifton, Georgia 31794  
ATM on location

### Nashville

902 S Davis Street  
Nashville, Georgia 31639  
ATM on location

### Waycross

1912-F Memorial Drive  
Waycross, Georgia 31501  
ATM on location

### Branch Hours

Monday - Thursday 9:00a - 5:00p  
Friday 9:00a - 6:00p  
Saturday 9:00a - 1:00p  
(Baytree and Perimeter only)  
Moody AFB Branch closes at 5pm on Friday

### Call Center

(229) 244-2732 - (800) 228-9839

### Tifton Calls

(229) 387-6400

### Nashville Calls

(229) 686-7611

### Waycross Calls

(912) 809-3573

### ATS

(229) 242-7328 - (800) 577-7328

### Website

[www.southeasterncu.com](http://www.southeasterncu.com)

### Southeastern Statistics

As of November 30, 2018  
Assets \$248,865,451  
Shares \$218,513,930  
Loans \$182,854,691  
Members 26,847