

SOUTHEASTERN

Fall 2019 Issue

Experience

Debit Card Fraud Center Alerts

As part of our commitment to protecting the security of your account, we continuously monitor for possible fraudulent activity. Southeastern provides a fraud alert messaging service, which will notify you via text message, email or automated call if there appears to be suspicious activity taking place with your debit card. As a Southeastern member, you are automatically enrolled in this service.

When a fraud alert is created you will be contacted via several methods: SMS (text), email and phone calls. All SMS messages will originate from short code 96923. Phone calls will originate from 800-237-8990. The caller ID may show as Unknown. Emails will come from cardalert@southeasterncu.com. Please follow the instructions provided, to confirm you authorized the transaction(s) or it is fraudulent.

To ensure Southeastern Fraud Alert is able to contact you should suspicious activity occur, please log in to your Online Banking account, select the "Services" tab and click on "Mailing and E-Mail Address Change." From here you will be able to update your mailing address, email and phone numbers. If you are not enrolled in Online Banking please contact us at 800-228-9839 to update your contact information.

If your Debit Card is ever lost or stolen please call our Hot Card Service Center at 888-297-3416 immediately.

Excessive Withdrawal Notice

Effective January 1, 2020 Southeastern Credit Union will no longer honor excessive withdrawal transactions from any Main Share, Special Share, IRA Savings and Money Market account(s). Per Federal Regulation and your account agreement with us, savings and money market accounts are limited to 6 monthly "convenient" transfers and withdrawals. "Convenient" transfers and withdrawals, for purposes of this limit, include preauthorized, automatic (including, but not limited to, transfers from the savings deposit for overdraft protection or for direct bill payments), and telephone transfers and withdrawals (including those initiated by fax, computer, email, or internet instruction), and transfers made by check, debit card, or other similar order made by the depositor and payable to third parties.

When an account has reached the maximum 6 "convenient" withdrawal transactions within a calendar month, no further transactions will be honored. This may cause (but not limited to) the following interruptions in service: online banking and debit card transactions to be denied, ACH debit and check items to be returned.

If you have any questions or if we can be of any assistance, please call us at 800-228-9839 or visit one of our convenient branch locations. Thank you for your membership.

2020 Annual Meeting

Southeastern Credit Union's 67th Annual Meeting will be held Thursday, March 12, 2020 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, 2020 to be eligible to attend.

Create memories you'll treasure with your family & friends this holiday season!

RATES STARTING AT 10.25%*

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.



Holiday Closings

Columbus Day Monday, October 14, 2019

Veterans Day Monday, November 11, 2019

Thanksgiving Thursday, November 28, 2019
Friday, November 29, 2019 (Close at 1:00pm)

Christmas Observance

Tuesday, December 24, 2019 (Close at 1:00pm)
Wednesday, December 25, 2019

New Year's Day Observance Wednesday, January 1, 2020

Nominations Being Taken for Annual Election

As a member of Southeastern CU, you own a portion of the Credit Union. Your share savings account makes you a member-owner and entitles you to vote for the individuals you would like to serve on the Board of Directors. Your membership also allows you to be nominated as a candidate to serve on the Board of Directors. If you are interested in being a candidate, you will need to pick up a petition form at our Headquarters Branch and follow the rules for Nomination by Petition below.

All nominations by petition are brought before the Nominating Committee, a committee within the Board of Directors. All final candidates to fill the vacancies on the Board of Directors will be determined by this committee.

Rules for Candidacy/Nominations by Petition:

- If the Nominating Committee has an equal number of candidates to positions available on the Board of Directors, these individuals will be elected by acclamation.
- If the Nominating Committee has more candidates than positions available, the election will be determined by plurality vote. A ballot will therefore be mailed to all eligible members by January 6, 2020.
- If the Nominating Committee does not have enough candidates to fill the necessary positions available, nominations will be taken from the floor at the annual meeting and a plurality vote will be taken with the members present at that time.
- Individuals must be 16 years of age or older to serve on the Board of Directors.
- If filing by petition, it:
 - o Must be signed by at least one percent of the membership and not to exceed 500 members.
 - o Must include a statement of qualifications and brief biographical data on the person being nominated.
 - o Must be received by the Credit Union at its Headquarters Branch located at 3501 North Valdosta Road, Valdosta, Georgia 31602 no later than close of business December 6, 2019.
- All persons being nominated for candidacy must sign an acknowledgement stating that he/she is willing to serve, if elected.
- All results will be announced at the annual meeting.

Visa® Debit Card Account Updater ("VAU")

Your Debit Card is automatically enrolled in VAU, an automatic account information updating service provided by Visa®. VAU helps facilitate uninterrupted processing of your recurring and automatic payments through a secure electronic exchange of account information updates. Information such as your expiration date, card number (if the original card was lost/stolen or transferred), and closed card notifications are updated daily and communicated to participating merchants with whom you have an ongoing payment relationship, such as recurring payments or automatic billings. Merchant participation is optional and some merchants may not choose to use VAU. Participation in VAU does not relieve you of your obligation to ensure that merchants have correct account information on file; failure to do so may result in a declined payment. In addition, neither Visa® nor the Credit Union can guarantee that account updates will be communicated to merchants prior to the next billing date. VAU is a convenience, provided to you at no cost; however, you may opt-out of VAU at any time by calling us at 1-800-228-9839. If you opt out, you may opt back in if you decide you want the VAU service in the future.

Southeastern CU's Privacy Policy and Servicemembers Civil Relief Act can be found online at southeasterncu.com/services-tools/tools/disclosures.html

If you have any questions about how Southeastern shares your information, please call us at 229-244-2732 or 800-228-9839.

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

Southeastern Statistics

As of August 31, 2019

Assets	\$258,440,140
Shares	\$227,780,270
Loans	\$192,582,979
Members	26,612