

SOUTHEASTERN

Fall 2020 Issue

Experience

You've never seen a loan like this before.

With the Kasasa Loan, you can pay ahead to get out of debt sooner, and still rest easy knowing you can use that extra cash in your Take-Back balance if you ever need it. It's that simple.



PAY DOWN DEBT WITH CONFIDENCE

Pay ahead to save on interest while building up your Take-Back balance



FREE TAKE-BACKS

Withdraw Take-Back funds at any time with zero penalties or change in rate.



STAY IN CONTROL

See where you stand and explore your payment options with the simple mobile dashboard.

Ask for **KASASA**

Whatever your home lending needs, we make it simple.

We are ready to deliver flexible mortgages tailored to your needs

- Fixed and Adjustable-Rate Mortgages
- USDA Rural Housing Loans
- FHA Loans
- VA Loans
- Construction Loans

Connect with a SCU Mortgage Specialist today!
Call 229.244.2732, visit www.southeasterncu.com, or email us at Mortgage@southeasterncu.com



2021 Annual Meeting

Southeastern Credit Union's 68th Annual Meeting will be held Thursday, March 11, 2021 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, 2021 to be eligible to attend.

Holiday Closings

Columbus Day Monday, October 12, 2020

Veterans Day Wednesday, November 13, 2020

Thanksgiving Thursday, November 26, 2020

Friday, November 27, 2020 (Close at 1:00pm)

Christmas Observance

Thursday, December 24, 2020 (Close at 1:00pm)

Friday, December 25, 2020

New Year's Day Observance Friday, January 1, 2021

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, 2021.
- 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:
 - Must be signed by at least one percent of the membership and not to exceed 500 members.
 - Must include a statement of qualifications and brief biographical data on the person being nominated.
 - 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 4, 2020.
- All persons being nominated for candidacy must sign an acknowledgement stating that they are willing to serve, if elected.
- All results will be announced at the annual meeting.

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

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 drive-thru 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, 2020

Assets	\$292,110,833.84
Shares	\$260,156,177.81
Loans	\$210,800,355.97
Members	26,246