

SOUTHEASTERN

Fall 2021 Issue

Experience

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 5, 2022.
- 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:
 1. Must be signed by at least one percent of the membership and not to exceed 500 members.
 2. Must include a statement of qualifications and brief biographical data on the person being nominated.
 3. 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 3, 2021.
- All persons being nominated for candidacy must sign an acknowledgment stating that he/she is willing to serve, if elected.
- All results will be announced at the annual meeting.

Annual Meeting to Be Held March 10th

Southeastern Credit Union's 68th Annual Meeting will be held Thursday, March 10, 2022 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, 2022 to be eligible to attend.

Holiday Closings

Columbus Day Monday, October 11, 2021

Veterans Day Thursday, November 11, 2021

Thanksgiving Thursday, November 25, 2021
Friday, November 26, 2021 (Close at 1:00pm)

Christmas Observance

Friday, December 24, 2021 (Close at 1:00pm)
Saturday, December 25, 2021

New Year's Day Observance Saturday, January 1, 2022

Member Expulsion Policy

Objectives

This policy outlines the member conduct that can result in expulsion from membership. The Board of Directors of Southeastern Credit Union may take action against a member when the member's conduct threatens the safe and sound operation of the credit union.

This policy is enacted to address certain unacceptable conduct and protect the Credit Union's members, employees, directors, and property.

All members will receive written notice of this policy prior to 30 (thirty) days of its enactment, and all new members will receive a copy of this policy at account opening.

Reasons for expulsion include but are not limited to:

- A. Does not maintain a minimum share, as defined within the Credit Union's bylaws;
- B. Non-participation – does not maintain any loans, deposits, or shares;
- C. Commits or attempts fraud or other illegal behavior against the Credit Union;
- D. Violates the Credit Union policy for Member Conduct;
- E. Causes a financial loss to the Credit Union, by failing to pay amounts due under a loan, failure to provide collected funds to cover withdrawals, checks or debits, or failure to pay fees or other charges when due;
- F. Any activity not consistent with the safe and sound operation of the credit union.

Expulsion from membership

- A. BY THE BOARD OF DIRECTORS. A member may be expelled from the Credit Union's membership for any of the "Reasons for Expulsion" outlined above. The vote to expel the member must be 2/3's of the full Board voting affirmatively to expel. The Board's assessment of the member's conduct and its effect on the Credit Union is at the Director's sole discretion, as advised by management. The member has no right to be heard or argue the case of his/her/its Board expulsion meeting. However, the member may petition for reinstatement at the credit union's next annual meeting and must obtain a majority approval of members present to be reinstated.
- B. BY THE MEMBERSHIP. A member may be expelled from the Credit Union for any reason by a 2/3rd vote of the Credit Union members present at any regular or special membership meeting called to address the conduct of the member. The member who is being considered for expulsion will be given an opportunity to be heard at the meeting.

Members Liability

Expelled members shall continue to be liable to the Credit Union for any outstanding amounts owed to the Credit Union. The Credit Union will ensure that this provision will be stated in the membership agreement provided the members at account opening. An expelled member will receive a return of all assets deposited with the Credit Union once all of the member's indebtedness has been satisfied.

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

Quitman

205 E. Screven Street
Quitman, GA 31643
ATM located at 1106 W Screven St

Waycross

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

Branch Hours

Monday – Thursday 9:00am - 5:00pm
Friday 9:00am - 6:00pm
Saturday 9:00am - 1:00pm
(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

Quitman Calls

229-375-5263

Waycross Calls

(912) 809-3573

ATS

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

Website

www.southeasterncu.com