



For Immediate Release
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Southeastern CU Promotes Steve Sainz to Senior Vice President

Valdosta, Georgia (January 20, 2016) – Southeastern Credit Union has promoted Stephen Sainz to Senior Vice President and Senior Risk Officer. In this role, Mr. Sainz oversees member business services, loan administration and loan review, as well as the collections area. Steve was formerly Southeastern's Vice President of Business Services.

Sainz has been at Southeastern for five years, joining the credit union as a commercial lender assigned to start a member business lending department. In that time, Steve has produced a portfolio of \$30 million in business loans. Additionally, he has grown the staff from himself and an assistant to include three additional business lending professionals. Steve is the consummate business lending professional, not only producing a large portfolio, but doing so with a high degree of credit quality. The Credit Union has not had a thirty day past due account on any of its member business loans since Steve began the member business lending program in 2011.

Prior to coming to Southeastern, Steve spent his career in commercial banking with several banks, including NationsBank, BB&T and a few community banks in the Valdosta, Georgia market.

Steve has a wife, Melanie, five grown children and four grandchildren.

Southeastern Credit Union is a not-for-profit financial institution serving South Georgia since 1953. The Credit Union is owned by its 29,000+ members and governed by a member-elected board of directors. Southeastern has branch offices located in Valdosta, Tifton, Moody AFB and Nashville.

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