



# SOUTHEASTERN FEDERAL CREDIT UNION



NCUA

## SOUTHEASTERN *Experience*

Winter 2016 Issue

### Lower Rates on Loans, Higher Rates on Deposits, and **FEWER FEES!**

Southeastern CU is continually looking for ways to fulfill our mission statement to deliver value and provide legendary service to our members, which is why we've eliminated one fee and drastically reduced another in the past year. In January 2015, your Credit Union completely did away with the daily negative account balance fee, eliminating approximately \$360,000 in fees in 2015 alone. This November, we considerably lowered our non-sufficient funds and overdraft fee from \$35 to \$29. The NSF/overdraft fee reduction will do away with over \$250,000 in fees in 2016. These positive fee changes mean fewer and lower fees for our membership.

Lower rates on loans, higher rates on deposits, and fewer fees are what set Southeastern apart from

your typical bank. Because credit unions are not-for-profit, owned by their members, and exist to serve you, not to make money off of you, we're able to provide you with the best possible rates and charge fewer fees. We sincerely appreciate your membership, and look forward to continuing to serve you in the new year!

The highest compliment we can receive from our members is for you to refer a friend, family member, or colleague to Southeastern. If you're a fan of your Credit Union and our commitment to our membership and the communities we serve, please share with your friends and loved ones! All Southeastern members benefit when we grow and are able to expand and improve upon our products and services, offer better rates, and keep up with technology demands in this ever-changing, fast-paced world we live in. **Thank YOU for choosing Southeastern Credit Union!**

### Member Appreciation Day March 10th

As a small token of thanks for your membership, we'll celebrate our sixth annual Member Appreciation Day on Thursday, March 10, 2016 at all six of our branch offices. Giveaways will be offered throughout the day and lunch from Chick-fil-A will be served starting at 11:00 am.

**We hope to see you there!**



## 2016 Annual Meeting

Southeastern Credit Union's 63rd Annual Meeting will be held Thursday, March 10, 2016 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, 2016 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. A member of the Board of Directors since 1994, he currently serves as the Board Vice Chairman and the Chairman of the Facilities Committee, and a member of the Technology Committee.

Anthony works as the Chief of Design and Construction of the 23rd Civil Engineering Squadron at Moody AFB. He holds a Bachelor of Science degree in Architecture from Florida A&M University and a Masters of Public Administration from Valdosta State University.



### 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 and is a member of the Budget Committee and the Asset-Liability Committee.

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.

## CONTACT NUMBERS AND BRANCH INFORMATION

### Valdosta Headquarters Branch

3501 North Valdosta Road  
Valdosta, Georgia 31602  
ATM on location

### Perimeter Branch

3669 Inner Perimeter Road  
Valdosta, Georgia 31602  
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

### Branch Hours

Monday – Thursday 9:00a – 5:00p  
Friday 9:00a – 6:00p  
Saturday 9:00a – 1:00p  
(Baytree and Headquarters 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

### ATS

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

### Website

[www.southeasternfcu.org](http://www.southeasternfcu.org)

### Holiday Closings

Martin Luther King, Jr. Birthday  
Monday, January 18, 2016

President's Day

Monday, February 15, 2016

### Southeastern Statistics

As of October 31, 2015

Assets	\$222,701,463
Shares	\$198,879,433
Loans	\$146,847,875
Members	29,554





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- ♥ Save up to \$200 on new **DIRECTV** service with monthly bill credits and a \$140 gift card
- ♥ Receive a \$100 gift card and smoke communicator with a new **ADT** monitored home security system
- ♥ Earn cash back when you shop at over 1,500 online retailers with **Love to Shop**

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