

# SOUTHEASTERN *Experience*

Fall 2018 Issue

## DID YOU KNOW...

we've always been local but we're also mobile!



With our Mobile App you can:

- Deposit checks.\*
- Check activity & balances of all deposit and loan accounts.
- Easily transfer funds between any of your accounts.
- Make payments and send money to virtually anyone\*\* using email address and phone number.
- Alerts and notifications\*\*\*  
Stay in the know about direct deposits, low balances, loan payment due, even maturing certificates and more.
- Locate SCU branches, other financial institutions and ATMs near your location.

Mobile App requires enrollment and setup in Online Banking.

\*Mobile Check Deposits are subject to verification and might not be available for immediate withdrawal.

\*\*Must be enrolled in Bill Pay.

\*\*\*Alerts must be setup in Online Banking.

## GET A COOL RATE THIS FALL

**2.07% APY\***  
**25 Month Certificate**



**2.28% APY\***  
**37 Month Certificate**

\*Annual Percentage Yield. Early withdrawal penalties apply. Rate accurate as of 8/1/2018. Other rates and terms available. Minimum balance of \$500 required.



**No Transfer Fee. No Annual Fee. No Brainer.**

**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.



## Annual Meeting to Be Held March 14<sup>th</sup>

Southeastern Credit Union's 66th Annual Meeting will be held Thursday, March 14, 2019 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, 2019 to be eligible to attend.

## 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 7, 2019.
- 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 Rd., Valdosta, Georgia 31602 no later than close of business December 7, 2018.
- 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.

## Holiday Closings

### Columbus Day

Monday, October 8, 2018

### Veterans Day

Monday, November 12, 2018

### Thanksgiving

Thursday, November 22, 2018

Friday, November 23, 2018

(Close at 1:00pm)

### Christmas Observance

Monday, Dec 24, 2018

(Close at 1:00pm)

Tuesday, Dec 25, 2018

### New Year's Day Observance

Tuesday, Jan 1, 2019

Southeastern CU's Privacy Policy can be found online at [www.southeasterncu.com/privacy](http://www.southeasterncu.com/privacy)

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

1701-B Boulevard Square  
Waycross, Ga. 31501  
Hours: M – F 9a – 5p

### 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](http://www.southeasterncu.com)

### Southeastern Statistics

As of August 31, 2018

Assets \$245,950,846

Shares \$182,938,548

Loans \$178,266,403

Members 26,478