

SOUTHEASTERN *Experience*



Data Breaches: What You Need to Know



With so many merchant data breaches in the news, we want you to know that Southeastern Federal Credit Union is ready to help if your personal or financial data is ever compromised. We take service to our members seriously and will do everything we can to ensure that action is taken - quickly - to help you avoid becoming a victim of identity or account theft.

Your credit union is subject to strong data security standards established by Congress and federal regulators. While data breaches can happen anywhere, we are ready with a plan designed to ensure the safety and confidentiality of your sensitive data.

Unfortunately, merchants and retailers aren't subject to these federal requirements. Many of them follow their own data security standards, but the recent rash of data breaches shows that much more needs to be done. When it comes to protecting your personal information, every measure counts.

When your debit or credit card data is breached at retailer, the cost of card replacement or account reimbursement to you is typically paid not by the merchant where the breach occurred, but by your credit union.

We want you to know that in the event of any breach affecting your accounts, this credit union will always do what we can to make you whole. In the meantime, credit unions around the country are leading the effort to get Congress to pass legislation ensuring merchants and retailers meet a national standard for protecting any of your financial data they collect when you make a purchase. We hope you will support us in this effort.

While we can't control what happens at merchants and retailers, we want you to know that Southeastern Federal Credit Union will do everything we can to assist you and your family if a breach does occur when you use your debit or credit card. You can always feel free to reach our member service department at 800.228.9839.

Member Appreciation Day March 5th

To thank YOU for being a member, we'll celebrate the fifth annual Member Appreciation Day on Thursday, March 5th at all five of our branch offices. There will be giveaways throughout the day, including a raffle for a big ticket item, and Chick-fil-A lunch starting at 11:00 a.m. We hope to see you there!

Annual Meeting to Be Held March 5th

Southeastern Federal Credit Union's 62nd Annual Meeting will be held Thursday, March 5, 2015 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, 2015 to be eligible to attend.

This year, the Nominating Committee has submitted the names of H. Michael Beverly and John Leonard to fill the two vacancies on the Board of Directors.

H. Michael Beverly



H. Michael Beverly has been a member of the Credit Union and the Board of Directors since 1990. He currently holds the office of Chairman and is a member of the ALCO Committee, Technology Committee and Personnel Committee.

Michael, a CPA certified in the state of Georgia since 1982, has served as the Finance Director of Adel since 2007. Previously, he served as the Practice Administrator for Eye Associates of South Georgia. Additionally, Mr. Beverly spent approximately 20 years with Langdale Industries as Vice-President-Subsidiaries, supervising and developing affiliated companies. He is a graduate of Valdosta State University (VSU) where he obtained a B.B.A. degree in Accounting and a Masters degree in Finance. Mr. Beverly serves on the VSU Alumni Board of Directors and has served as a past Alumni Association President. He also teaches part-time in the Business School of Valdosta State University.

John Leonard



John Leonard has been a member of the Credit Union since 1979. A member of the Board of Directors since 1991, he currently serves on the Budget and Technology Committee.

John has been employed by the Southern Georgia Regional Commission (SGRC) since 1980 where he has served as Executive Director since 1997. Previously with SGRC, he served as the Assistant Executive Director, Director of Loan Programs, and Director of the Planning and Community Development Department. Prior experience includes the position of Director of Economic Development and Planning at the Heart of Georgia Regional Development Center in Eastman, Georgia. He has served as President of the Georgia Association of Regional Commissions, Council of Peers for the Southeastern Regional Directors Institute and is the current President for the National Association of Development Organizations. He is a graduate of Georgia State University and is a nationally certified Economic Development Finance Professional.

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, GA 31604
ATM on location

Baytree Branch
1514 Baytree Road
Valdosta, GA 31602
ATM on location

Moody Air Force Base
3205 Mitchell Blvd.
Moody AFB, GA 31699
ATM at branch and at Moody Commissary

Tifton

2212 N. Tift Ave.
Tifton, GA 31794
ATM on location

Branch Hours

Monday - Thursday
9:00 am - 5:00 pm

Friday
9:00 am - 6:00 pm

Saturday (Baytree and Headquarters only)
9:00 am - 1:00 pm

The Moody AFB branch closes at 5 pm on Friday.

Call Center

(229) 244-2732 - (800) 228-9839

Tifton Calls

(229) 387-6400

ATS

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

E-Mail

info@southeasternfcu.org

Web Site

www.southeasternfcu.org

Holiday Closings

Martin Luther King, Jr. Birthday
Monday, January 19, 2015

President's Day

Monday, February 16, 2015

Southeastern Statistics

As of October 31, 2014

Assets	\$199,998,000
Shares	\$178,575,000
Loans	\$129,364,000
Members	26,106



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Additionally, Southeastern members can save up to \$15 on TurboTax Federal products. Just one more reason to LOVE your credit union! For more information, visit www.southeasternfcu.org beginning January 10th.

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