

SOUTHEASTERN *Experience*



Southeastern FCU Members: Protect Yourself from Identity Theft

It's the holiday season! The wonderful time of year for shopping, gift giving, traveling... and identity theft. Identity theft occurs when someone steals your personal information, such as your account and/or social security number. There are numerous fraudulent ways this information can be used - ways that could damage your financial credibility for years to come.

Southeastern FCU takes identity theft very seriously. We continuously monitor our security procedures to protect your account information with the Credit Union. But, total security is possible only through you.

Steps to Prevent Identity Theft

1. Use caution when giving out your personal information. Scam artists "phish" for victims by pretending to be banks, stores, or government agencies. They do this over the phone, in e-mails, and via postal mail. If in doubt, call the company directly using a number you have on record or find online.
2. Be sure to ask questions any time you're asked for your personal information. Ask how the information will be used, shared and protected. If you're not comfortable with the answers, do not give the information.
3. Check your bills and bank statements carefully for any unauthorized charges or withdrawals. Also, be sure to call the company if your bill doesn't arrive on time.
4. Keep backup records of all your financial transactions and statements.
5. Destroy/shred any unused financial solicitations, statements, or receipts before discarding them.
6. Report any lost or stolen checks and/or credit cards immediately.
7. Safeguard your Social Security Number and all ATM PIN numbers. And, never leave these items in your wallet.
8. Get a copy of your credit report at least once a year.
9. Protect your computer by following these guidelines:
 - Use strong, difficult-to-guess passwords.
 - Use firewall, anti-virus, anti-spyware software that updates regularly.
 - Download software only from sites you know and trust.
 - Do not click on links in pop-up windows or spam e-mail.

If you ever become a victim of Identity Theft, take the following action steps immediately:

1. Contact us and any other financial institution you use to protect your accounts.
2. Contact your debit/credit card suppliers.
3. Contact the Social Security Fraud hotline at (800) 269-0271.
4. Contact the FTC Identity Theft Hotline at (877) 438-4338.
5. Go to www.georgia.gov and search "identity theft".

Always Remember...

Southeastern FCU will never ask for your personal information, passwords, and/or account numbers via phone, e-mail, or text messaging. If you receive any communication claiming to be from the Credit Union asking you for such information, do not give the information they ask for and report the incident to us immediately.

Want Enhanced Security? Get...

GreenSpeed

Sign Up Today!

E-Statements & E-Mail Services

- ✔ It's Fast.
- ✔ Much Safer.
- ✔ Very Detailed.
- ✔ Environmentally Green.
- ✔ And, It's Free!

Nominations Being Taken for Annual Election

As a member of Southeastern FCU, 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 have 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 operations center 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 13, 2012.
- 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:
 - Must be signed by at least one percent of the membership and not to exceed 500 members.
 - Must include a statement of qualifications and brief biographical data on the person being nominated.
 - Must be received by the Credit Union at its operations center located at 3501 North Valdosta Road, Valdosta, Georgia 31602 no later than close of business December 2, 2011.
- 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.

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 Field Club

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 Perimeter 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

Columbus Day
Monday, October 10, 2011

Veterans Day
Friday, November 11, 2011

Thanksgiving
Thursday, November 24, 2011
Friday, November 25, 2011
(close at 1 pm)

Christmas
Monday, December 26, 2011

New Year's Day
Monday, January 2, 2012

Southeastern Statistics

As of August 31, 2011

Assets	\$161,214,046
Shares	\$146,698,587
Loans	\$108,091,436
Members	23,572