

## **Make Your Travel Dreams Come True**

### Borrow the funds you need at a great rate.

Are you ready to explore the world without waiting? You can make it happen with Southeast Financial's Voyager vacation personal loan. Say yes to new experiences and begin planning your journey today!

We're offering a flexible personal loan to fit all your travel needs. Borrow as much as you need up to \$15,000. Rates start as low as 10.5% APR for 12 months with terms available up to 36 months. With our vacation loan, you don't have to wait until you've saved up enough money. Instead, you can leap into action and embark on your next journey with enthusiasm and confidence.

- Boost Financial Flexibility: Travel now and preserve your savings for the future.
- Competitive Rates: Enjoy affordable repayment options tailored to your budget.
- Streamlined Application: With our quick and easy application process, you can start planning your adventure in no time!
- Customizable Use: Design your dream itinerary with the freedom to choose how to spend your loan.
- Expert Guidance: Our friendly team is here to support you every step of the way.

Ready to set your plans in motion? Visit our website or branch today to start your Voyager personal loan application. Discover a world of adventure with Southeast Financial!

Take the First Step

terms and rates available. Apply in person at any branch between 8:00 am and 4:30 pm Monday - Friday from 04/15/24 through 05/15/24, by calling 800-521-9653 between the hours of 7:00 am and 6:00 pm (CST) on Monday -Friday from 04/15/24 through 05/15/24, and online starting at 12:00 am on 04/15/24 through 11:59 pm 05/15/24. Loans must close on or before 05/24/24 to qualify for this special rate. Limit one loan per borrower. Other restrictions may apply.

## Need to take a break from your loan payment?

#### **Check out our Skip-A-Payment program.**

Is your budget looking tight right now? You may be able to free up some extra cash with our Skip-A-Payment program. Each year, members can skip up to two months of payments on qualifying vehicle and personal loans. **That's two months** payment free!

Whether you pay weekly, bi-weekly, or monthly, for a processing fee of \$60.00 per loan, you can skip your payment for the entire month specified. Choose to pay this fee at the time the payment is skipped or add it to the outstanding loan balance. Interest will continue to accrue during the month the payment is skipped, and credit life and disability insurance premiums, if applicable, will still be added to your loan.

Put some cash back in your pocket! It's easy to apply. Log in to Online Banking and click the Account Maintenance tab for the online application. Member Service is available, if you have any questions or need additional assistance.

**Start Your Application** 

Loans must be established with at least three consecutive months of payments prior to the month requested. Loans greater than 30 days past due, credit cards, personal and home equity line of credit loans, mortgage loans, business loans, share secured loans, and certificate secured loans are not eligible for the Skip-A-Payment program. To allow adequate processing time, forms must be submitted at least five business days prior to the first monthly payment to be skipped, but no more than thirty days prior to the month requested. Additional restrictions may apply. See application for complete details.

### **Create Your Summer Oasis**

## The equity in your home can help complete your to-do list.

Summer is so close, and the summer oasis you've been dreaming of may be closer than you think! Landscaping, new patio furniture, maybe a pool? The equity in your home could help you complete all your projects and make that dream come true.

No matter how long your to-do list is, home equity loans and lines of credit are great ways to find that little bit of extra cash to check off every item. Planning a few big projects? A home equity loan is a great way to borrow a specific amount. Want to have cash on hand when you find time to work on smaller projects? A home equity line of credit allows you to access your available credit when you need it.

At Southeast Financial, the entire process is quick and easy. Don't wait! Start your application today and enjoy a summer in the sun.

Apply Now

Subject to credit approval. Some restrictions may apply.

## **Memorial Day Closing**

All Southeast Financial branches and call centers will be closed on Monday, May 29 in observance of Memorial Day. Remember, you can access your accounts anytime, anywhere with Online Banking and our mobile app!

## **Financial Education Seminars**

from Southeast Financial Wealth Management\*

#### **Rethinking Diversification**

In today's volatile market, retirement savers face new challenges. Traditional portfolio diversification may no longer be the answer to growing your savings without the risk of losing it all. Luckily, there are new ways to manage investment risk.

View Event Dates and Locations

## Financial Education Webinars from Southeast Financial Wealth Management

#### **May 7: Rethinking Diversification**

In today's volatile market, retirement savers face new challenges. Traditional portfolio diversification may no longer be the answer to growing your savings without the risk of losing it all. Luckily, there are new ways to manage investment risk.

#### May 21: Income For Life

You have retirement goals and plans for your future. Without a regular paycheck to count on, achieving a steady stream of retirement income will be an important part of the road ahead. Will Social Security be enough? What about your 401(k)?

Register to Attend

Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <a href="https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html">https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html</a>.

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. Investing involves risks including possible loss of principal. Fixed annuities are long-term investment vehicles designed for retirement purposes. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. Guarantees are based on the claims paying ability of the issuing company. Variable annuities are subject to risk, and may lose value. This workshop is educational only and is not investment advice. If you need advice regarding your financial goals and investment needs, contact a financial advisor.

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