

**.10 %  
BONUS**  
on the APR\* of our  
**HIGH RATED**  
12 & 24 month Term Share  
**Certificate**

\*Annual Percentage Rate. Coupon can only be used on a 12 or 24 month Term Share Certificate. A \$500 minimum deposit is required. Early withdrawal penalties will or may apply, if applicable. Please contact the Credit Union for information on applicable fees and terms. One coupon per member. May not be used in conjunction with any other special offer. Expires 11/15/06.

**.15 %  
BONUS**  
on the APR\*  
of your next  
**Term Share  
Certificate**

\*Annual Percentage Rate. A \$500 minimum deposit is required on all certificates. Early withdrawal penalties will or may apply, if applicable. Please contact the Credit Union for information on applicable fees and terms. One coupon per member. May not be used in conjunction with any other special offer. May not be used for 12 or 24 month term share certificate. Expires 11/15/06.

**.25%  
BONUS**  
on the APR\*  
of your next  
**Jumbo  
Certificate**

\*Annual Percentage Rate. A \$99,000 minimum deposit is required to receive this special bonus. Early withdrawal penalties will or may apply, if applicable. Please contact the Credit Union for information on applicable fees and terms. One coupon per member. May not be used in conjunction with any other special offer. Expires 11/15/06.

**Lynn's Home  
Buying Tips**

If you are one of the many people who took advantage of an adjustable rate mortgage (ARM) in the past several years, it may be time to refinance that loan under a fixed rate mortgage. With interest rates rising, the rate on those ARMs will also start to rise. This goes for mortgages with balloon payments as well. With rate hikes probably on the horizon, you could save a bunch of money by refinancing into a fixed rate mortgage now.



When you are ready to purchase a home, give Lynn Purvis a call. Let her serve you with a great mortgage loan experience. (229) 244-2732 or (800) 228-9839 x-1290. Lynn can take your application over the phone, online, or by appointment.

**Change in New  
and Used Auto Loan Rates**

Effective November 15, 2006

**New and Used Auto Loan Rates**

2002 or Newer Loan Amount			
Loan Amount	Estimated Term	Max. Daily Periodic Rate	APR*
Less than \$ 7,500	36 Months	0.0493151%	6.15% - 18%
Equal to or greater than \$7,500	48 Months	0.0493151%	6.40% - 18%
Equal to or greater than \$10,000	60 Months	0.0493151%	6.85% - 18%
Equal to or greater than \$15,000	66 Months	0.0493151%	7.70% - 18%
Equal to or greater than \$20,000	72 Months	0.0493151%	7.90% - 18%

\*Annual Percentage Rate. Rate offered is based upon applicant's credit history, collateral value, and model year and mileage of automobile. Please contact a member service officer for more details. LATE CHARGE: If you are 10 or more days late making a payment, you may be charged 5% of the principal and interest payment or a minimum of \$5.00. This applies to all open-end plan subaccounts.

**Contact Numbers and  
Branch Information**

**Valdosta**

**Coming in November!**

Perimeter Branch  
3669 Inner Perimeter Road  
Valdosta, GA 31604  
ATM on location

Five Points Shopping Center  
3137 N. Ashley Drive  
Valdosta, GA 31602  
ATM on location

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, Tuesday, Thursday**  
9:00 am – 5:00 pm  
**Wednesday**  
10:00 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 9, 2006  
**Veterans Day**  
Saturday, November 11, 2006  
**Thanksgiving**  
Thursday, November 23, 2006  
Friday, November 24, 2006  
**Christmas**  
Monday, December 25, 2006  
**New Year's Day**  
Monday, January 1, 2006

**Southeastern Statistics**

As of August 31, 2006  
Assets \$85,164,638  
Shares \$74,570,909  
Loans \$71,094,054  
Members 19,911  
Deann Rasset

Fall 2006 Issue

**Southeastern  
Experience**



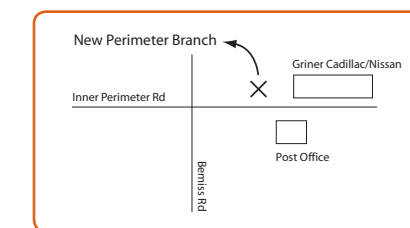
**New Perimeter Branch Will  
Open Nov. '06 -  
Five Points Branch Will Close**

It's almost here! The new Perimeter branch office is due to open in late November. Many new conveniences will become available to the membership, including the location of the branch itself.

The facility is located near the intersection of Bemiss Road and Inner Perimeter Road next to Griner Cadillac/Nissan and across the street from the new Post Office. The all-brick, freestanding structure will offer many new conveniences currently not available at the Five Points branch, including four drive-thru lanes, a drive-up ATM, and Saturday hours (9 am – 1 pm). This branch office will be a big "step-up" for our members.



When the new branch opens, the Five Points branch office will close. Members who use the Five Points branch office



to conduct any teller transactions, loan activity/requests, or account openings will have to go to the new Perimeter branch office (Kenneth Archey). The Credit Union will

continue to house its operations center and mortgage department at Five Points, but day-to-day member transactions will take place at the new branch.

**New Conveniences to Be Offered  
at the Perimeter Branch**

- » New, freestanding branch office on the north side of Valdosta
- » Four drive-thru lanes
- » Drive-up ATM
- » Saturday hours

**Inside  
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Ink- Page 2**



**New Money  
Market  
Accounts  
- Page 2**



**Term Share  
Certificate  
Coupons  
- Page 3**



**Don't Forget  
to Play the  
"Name Game  
Experience"**

Read your newsletter and you could **win \$50!** In every issue of the newsletter, we hide four member's names. If you find your name (first and last name) obviously hidden within the various articles, pictures and passages, call the Call Center at **(229) 244-2732 or (800) 228-9839**, let us verify who you are, and we will send you a check for \$50. It's that easy, but you have to look. **Is your name in this issue?**

Maurice  
sally  
BILL  
steve JOE  
SUSAN  
Beth  
Christi

## Why You Should Always Use Black Ink When Signing Checks

Financial institutions (including Southeastern) are constantly looking for ways to improve technology and enhance the security of your financial data. While we try to do all of the above with as little effort on your end as possible, there are still measures you can take to improve the service you receive – and therefore save time and money. One of these measures is **always using black ink when you write-out/sign checks.**



Though it is not essential to use black ink for your check to be valid, you will be afforded more security when you do. Technology today offers the use of scanners to allow us (and other financial institutions) to store and file copies of your paper checks electronically. When you purchase something, give that store/company one of your checks, and that company cashes that check, the financial institution receiving it (Southeastern or whoever) scans it to make an electronic copy. The paper copy of the check is destroyed and is no longer stored. With all of this scanning going on, checks with the darkest ink will show the most detail on the electronic copy. Lighter inks show less detail, and, in some cases, show little to no information (dates, amounts, etc.). Should you ever need a copy of the check to avoid fees, show proof of purchase, for court hearings, etc., only those with good, dark black ink are guaranteed to show all of the detail.

**Bottom line...** Though colored pens are different and fun, black ink is the most practical in today's financial world.

## Looking for an Aggressive Money Market Account? Here You Go...

Want to earn a higher rate of interest while maintaining access to your funds? With a \$2,500 minimum balance, our Money Market program gives you:

- » A 2.50% APY\* for balances of \$2,500 - \$10,000
- » A 3.05% APY\* for balances over \$10,000
- » No per check charge
- » No monthly service charge
- » Monthly statements provided

### Performance Money Market

This is for those who wish to safeguard higher deposit amounts in an account with an accelerated rate of interest. With a \$10,000 minimum balance, you get:

- » A 3.50% APY\* for balances of \$10,000 - \$40,000
- » A 4.10% APY\* for balances over \$40,000
- » No per check charge
- » No monthly service charge
- » Monthly statements provided

\*Annual Percentage Yield. Rates are valid as of October 1, 2006. Rates are subject to change without notice. A \$5.00 monthly service fee will be applied if the average daily balance falls below \$2,500 for the regular money market and \$10,000 for the Performance Money Market. Please contact the Credit Union for information on applicable fees and terms.

## 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/ Nomination 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 10, 2007.
  - » 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 18 years of age or older to vote and/or serve on the Board of Directors.
  - » 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.
- » If filing by petition, it:**
- » *Must be signed by at least one percent (or 200 members) 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 Five Points Shopping Center, 3137 North Ashley Street, Valdosta, Georgia 31602 no later than close of business December 4, 2006.*



Our Term Share Certificate Rates are **REALLY** Good. With these coupons, they are **Spectacular!**

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