

# Southeastern Experience



**.20 %  
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. Alice Archie. 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 8/15/06.

## Lynn's Home Buying Tips



A great thing you can do to have "preferential treatment" during negotiations when shopping for a home is to get pre-approved. Even if you're just thinking about shopping for a new home, go ahead and find out how much money you are approved to spend. When you're pre-approved, it's like having cash in your hand – and the people selling the home and the realtor representing them know this. When they know you could agree to a deal at any moment, the deals get more serious and usually in your favor.

**When you are ready to purchase a home, give Lynn Purvis a call. Let her serve you with a great mortgage loan experience.**

Call (229) 244-2732 or (800) 228-9839 x-1290.

**.35 %  
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\*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 8/15/06.

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

Read your newsletter and you could win \$50 – with no strings attached! In every issue of the newsletter, we hide four member's names. If you find yours 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?**

steve  
JOE  
BILL  
DANIELLE  
Beth  
Maurice  
Christine  
sally

**FREE  
Order of  
Checks**  
w/ Opening of  
Money  
Market  
Account

Free order will be 1 box of personalized "Club" checks. Offer good only for members who do not have a money market account with Southeastern FCU. May not be used in conjunction with any other special offer. A money market account must be opened by 8/31/06 to receive the free box of checks.

## Contact Numbers and Branch Information

### Valdosta

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 only)  
9:00 am – 1:00 pm

*The Moody AFB branch closes at 5 pm on Friday. Juanita Ceasar*

### 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

Independence Day  
Tuesday, July 4, 2006

Labor Day  
Monday, September 4, 2006

### Southeastern Statistics

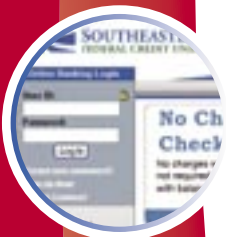
Assets \$81,291,699  
Shares \$71,520,050  
Loan \$67,777,974  
Members 19,768

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## New Perimeter Branch Construction is Underway

The shovels have hit the ground, the dirt has been thrown, and the foundation has already been laid! The construction of the new Inner Perimeter Road branch has begun and is well underway.



The official groundbreaking was held May 18th. This event marked the beginning of a new era in how the Credit Union intends to serve its members in Valdosta. "The service we can provide our members will be upgraded extensively with this new branch," says Lee Morgan, President/CEO. "The location, expanded office space, and logistics of the facility will be the major factors in this enhancement." Also, the building of the new Inner Perimeter Road branch is the first of two phases to solidify branch office convenience in Valdosta. The new headquarters, which will also house a branch office, will begin construction at the corner of North Valdosta Road and Country Club Drive as soon as the current project is complete. "When all is said and done, the current 5-Points branch will be replaced with two modernized branches on the north side," Morgan continues. "It's an exciting time to be a Southeastern member."



Stay tuned to the progress of the new branch offices by reading upcoming newsletters.

## Relay for Life Gets Results

Southeastern FCU was able to raise a strong \$2,809.13 for the American Cancer Society via the Relay for Life walks in Valdosta and Tifton. Thanks to all Credit Union employees and volunteers who helped make this number happen.

## Our Money Market Accounts are Tough to Beat

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 2.22% APY\* for balances of \$2,500 - \$10,000
- A 2.86% 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 3.41% APY\* for balances of \$10,000 - \$40,000
- A 4.05% 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 July 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.

**Open a money market account by 8/31/06 and receive a free box of checks**

– see coupon inside.

## Beware of Phishing!

Thousands upon thousands are falling victim to a real, growing Internet-based threat. "Phishing" occurs when you receive an e-mail either asking you on the spot or directing you to a web site that asks for personal, confidential information. Most people should know not to give personal data to just anyone – especially over the Internet. But, what Phishers do is disguise themselves and/or their e-mail as a company or entity that needs your specific information. Some Phishers claim to be government agencies, electronic payment services, and/or financial institutions – even us!

### How Does "Phishing" Work?

The fraudster sends you an e-mail falsely claiming to be from a legitimate company in hopes that you will reply directly or click a link that takes you to a "spoof" website. The spoofed website mimics a legitimate website for the sole purpose of stealing your personal information.

#### They typically look/ask for:

- Password or PINs
- Social Security Numbers
- Financial Institution Account Number(s)
- ATM/Debit or Credit Card number(s)
- Credit Card Validation (CCV) code

**Even if you don't provide what they're asking for, simply clicking the link could subject you to background installations of key logging software. Key logging software can record every keystroke on your computer and collect information such as:**

- User ID's
- PINs and Passwords
- Account Numbers
- Other sensitive information

### How To Recognize Phishing

**Urgent appeals.** Frequently, these e-mails claim that your account may be closed if you fail to confirm, verify or authenticate your personal information immediately.

**Request for security information.** Fraudulent e-mails often claim that the financial institution has lost important security information that needs to be updated. They may also request that the user visit and update this information online.

**Typos and other errors.** Fraudulent e-mails or websites may obtain typographical or grammatical errors. The writing may also be awkward, stilted or inappropriate. The visual or design quality may be poor.

Southeastern FCU does not send e-mails to its members requesting sensitive information. If you're ever in doubt as to who is really asking for your personal information, don't give any info through e-mail and call us directly.

## Web Site Gets a New Look New Conveniences Added

If you haven't noticed already, [www.southeasternfcu.org](http://www.southeasternfcu.org) has a whole new look to it. Starting in early June, the web site's design and function received an overhaul. The intent of this "make-over" is to make accessing Credit Union information smoother and quicker for the member, all while giving it a look that is in line with the new image we're portraying. Another goal of this new site is to make it more convenient for you to conduct business with the Credit Union electronically.



### Some new features include:

- An Online Banking Login box on the home page that allows you to enter online banking instantly.
- A home equity loan and Visa credit card application
- Our quarterly newsletter and annual report for you to browse through electronically
- A search field to make finding the information you need quicker
- A new and improved mortgage site
- A rate link next to each product we offer and an application link next to each loan product we offer.

**There are many new things to see! We encourage you to visit our new site and browse around. You never know what beneficial things you may find.**

## Class of 2006 Scholarship Winners

Congratulations to Heather Reid of Echols County High School and Thomas Amiot of Valdosta High School for winning the 2006 Southeastern FCU Scholarship. Both students received a \$500 award to be applied toward their college expenses. These two students were chosen from a pool of other students based on scholastic achievement, extra curricular activities, and a written essay.

**Details on the 2007 scholarship will be featured in the Fall 2006 newsletter.**



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