

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

Remember, there are four new names hidden in this issue. Find your first and last name obviously hidden, call the Call Center at: (229) 244-2732 or (800) 228-9839, and **win \$50!**

Christin  
SUSAN

JOE  
sally

Beth  
STEVE

urice  
ANIEL

## Lynn's Home Buying Tips



Are you self-employed? Are you in the market for a new home, but don't have the time or desire to compile your financial records to prove your income/assets? Then you need to know about our Stated Income and Stated Asset programs. These particular mortgage products are very flexible in the documentation we need to see to get your mortgage loan approved. The convenience is unbeatable. There are some basic parameters you must fit within, so give us a call to see if you can take advantage of these time-saving mortgage products.

**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) 293-1290 or (800) 228-9839 x-1290. Lynn can take your application over the phone, online, or by appointment.

## Internet Idea

► **Visit Us Online:**  
[www.southeasternfcu.org](http://www.southeasternfcu.org)



Want to reorder your checks quickly and conveniently? Just click on the Deluxe Personal Checks Order and Status button on our home page. You can reorder checks, check the status of an order (even if you didn't order online), and browse the online catalogue for design choices. *First time orders and/or orders with new information need to be made at one of our branches.*

### Change in Fee Schedule

Effective May 15, 2007, the following changes will take place:

#### Share Accounts

Minimum Balance Fee - \$3.00 (if account falls below \$100)

#### Checking Accounts

Prime Time Account Service Fee - \$9.00 per month

Prime Time Gold Account Service Fee - \$11.00 per month (if minimum balance is not maintained)

Prime Time Plus Account Service Fee - \$7.00 per month

#### Loans

Delinquent Loan Fees (open ended loans) - 5% of current scheduled payment or \$15 (whichever is greater)

## Contact Numbers and Branch Information

### Valdosta

#### Perimeter Branch

3669 Inner Perimeter Road  
Valdosta, GA 31604  
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

#### Five Points Shopping Center

Mortgage Department and Administrative Office  
3137 N. Ashley Drive  
Valdosta, GA 31602  
ATM on location

### 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](mailto:info@southeasternfcu.org)

### Web Site

[www.southeasternfcu.org](http://www.southeasternfcu.org)

### Holiday Closings

**Memorial Day**  
Monday, May 28, 2007

**Independence Day**  
Wednesday July 4, 2007

### Southeastern Statistics

As of February 28, 2007

Assets \$91,396,249

Shares \$82,184,530

Loans \$71,302,102

Members 20,398



With assets insured to at least \$100,000 at all times by the FDIC and credit of the United States Government

Spring 2007

# Southeastern Experience

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## Introducing Our Newest Convenience: Courtesy Pay

*Life is about to get much easier. Southeastern is proud to introduce an enhanced overdraft service for your checking account called Courtesy Pay.*

Members can now have the peace of mind of knowing that your checks, ATM/Debit card transactions, and automatic withdrawals will be honored despite an overdraft. Courtesy Pay costs nothing to enroll and can save you precious time and money. Here's how it works:

**Say you have \$500** in your checking account and you write a check for \$550. Normally, we would charge you a \$34.00 non-sufficient funds (NSF) fee and not pay the check. We would return it back to the merchant, who would make you travel to their store, pay the check, and charge you a returned check fee (approximately \$25.00). In most cases, the merchant will report your negative activity to various check approval networks.

With Courtesy Pay, all you would have to pay is the \$34.00 NSF fee, with up to 30 days to bring the account back to a positive balance. No extra charges, no embarrassment, and no "knocks" on your check writing record. **It's that simple.**

Beginning in May, all eligible members will have Courtesy Pay attached to their checking account with \$500 of coverage available. Courtesy Pay will only become available once your other sources of overdraft protection have been exhausted. With your enrollment, you will receive a letter and brochure in the mail giving you complete details of the service. Please do not assume you have been enrolled for Courtesy Pay unless you have received a letter from us.

Courtesy Pay is just another way we can serve you better. If you have any questions about this service, give us a call or stop by any branch.

## Don't Have a Checking Account With Us?

Courtesy Pay is just another benefit in the long line of perks you get when you have a checking account with us. Whether it's No Charge Checking, Prime Time, Prime Time Plus, or Prime Time Gold, we have the checking account to fit your needs. Visit a branch or go to [www.southeasternfcu.org](http://www.southeasternfcu.org) for complete details.

If you're using a bank for your checking account, you're most likely paying too many fees and not getting near as many benefits as we can offer you.

## Did You Know...

All checking accounts at Southeastern come with:

- No charge Internet banking
- No charge Bill Pay
- No charge ATS (automated telephone service)
- No charge ever to speak with one of our live member service officers

# 2007 Annual Meeting a Success

## Payton, Permenter Elected to Board

The 2007 Annual Meeting held at the James H. Rainwater Conference Center in Valdosta, Georgia was a hit! Members who attended enjoyed heavy hors d'oeuvres and door prizes that included everything from cash to Wild Adventures season passes to a \$250 Best Buy gift card. Thanks to all members who attended the meeting.

C. Anthony Payton and Jerry Permenter were elected to the Board of Directors. These two

Board members elected by acclamation will each serve three-year terms. Thank you to our newly elected Board members for serving as volunteers of the Credit Union.

The meeting was also a time to officially announce the plans for the new Headquarters/branch office to open in 2008. The facility will be located at the corner of North Valdosta Road and Country Club Drive in Valdosta.



## Put on Your Walkin' Shoes for Relay for Life



Southeastern and the American Cancer Society are teaming up once again to raise funds for a cause that saves lives. Relay for Life raises much-needed funds for American Cancer Society research, education, advocacy, and patient services. It is a great way to have fun, celebrate survivorship, and raise funds to support a cure for cancer by bringing together friends, family, businesses, churches, etc. We would love for you to join us for this year's walk. **If interested, contact Brandy Wilkes at (229) 293-1273.**



### Valdosta

**What?** Relay for Life Walk Against Cancer  
**When?** Friday, May 4<sup>th</sup> @ 7 pm through Saturday, May 5<sup>th</sup> @ 7 am  
**Where?** Valdosta Middle School Track

### Tifton

**What?** Relay for Life Walk Against Cancer  
**When?** Friday, April 27<sup>th</sup> @ 7 pm through Saturday, April 28<sup>th</sup> @ 7 am  
**Where?** EB Hamilton Softball Complex

# New Online Banking Security Feature to Start in April

## We're taking online security to a higher level!

Beginning in April, your online account will be protected with a higher level of security. The Online Access Home Banking security enhancements will better protect you against online theft and fraud, provide you with more peace of mind when conducting transactions online, and will help minimize the risk of falling victim to a "spoofed" web site.

### How It Will Work

You will complete a simple, one-time enrollment process the first time you log into the enhanced system.

1. You'll select a picture from an online library of images. The image will be displayed to you on future Online Banking logins. The image is known only to you and the Credit Union.
2. You'll enter a word or phrase that will be displayed along with your image when you login. The text phrase is known only to you and the Credit Union.
3. You'll select three "Challenge Questions" and provide the answers to the questions.

### Logging into Online Access

After enrollment, when you log into Online Banking, you'll enter your User ID. Then, we'll show you the picture and text phrase you selected. If the image and phrase shown to you are correct, you'll continue with the login and enter your password. This is your assurance that you are logging into the real SFCU Online Banking web site, since no one else knows your image and text phrase – only you and us.

### Challenge Questions

Challenge questions will only be displayed if you log into Online Banking from a different computer than the one you used when you enrolled. This is our way of double-checking that it is really you when an unknown computer tries to log into your account. This is another layer of security designed to protect your account from unauthorized access if your account information is stolen. It also helps us identify you when you are logging into Online Banking from an unknown computer. You'll have the opportunity to register computers you regularly use to access your online account. Once you successfully answer the question, we'll show you your picture and phrase.

### Nothing Else Required

This enhanced security should not require you to have any additional hardware or software for your computer. All of the identification and validation takes place behind the scenes creating a silent, secure login.

The protection of your financial information and the security of your online transactions are very important to us. It is our responsibility to make sure your online experience with Southeastern is as safe and secure as we can make it. This new feature enables us to do just that.

For this issue, we are hiding the four names in the word jumble below. Have fun!

Hint: The first and last name of each winner touch somehow

B	Q	X	C	F	A
T	Y	S	K	R	W
I	E	J	O	X	C
J	L	L	H	E	L
P	H	M	O	K	P
J	S	Q	R	Y	I
C	A	D	Y	E	L
Y	L	T	M	R	L
S	C	J	O	X	I
G	R	T	T	I	H
B	E	X	I	C	P
S	Q	I	K	C	Z
S	I	K	N	A	Y
P	N	C	K	S	R
Q	N	A	K	H	R
W	R	O	P	K	E
D	E	U	R	J	T
S	F	X	G	Z	D
W	I	L	K	V	I
G	N	A	O	R	V
J	N	Q	R	Y	A
M	E	G	L	E	D
Y	J	T	M	R	G
S	C	J	O	X	C

