

Congratulations Langdale Ford of Valdosta

Our Indirect Dealer of the Quarter

Langdale Ford of Valdosta was our top performing indirect dealer for the first quarter of 2010.

Pictured: Marvin Eleazer



Home Buying Tips

FHA \$100 Down Payment Program

The Federal Housing Administration (FHA) is making it a little easier to purchase a home these days, providing it is a HUD-foreclosed home you wish to purchase. Under the new FHA \$100 Down Payment Program, eligible borrowers may purchase a qualified home with just \$100 down as opposed to the 3.5% required for traditional FHA loans. This program does allow escrow for repairs to be included in the loan amount and paid out after closing.

For more details on this program along with information on the eligible homes for sale in our area, please contact our mortgage department at (229) 293-1290 or (800) 228-9839 x-1290.



Internet Idea

New Search Feature



Do you have a question for SFCU? Try asking us online! Just go to our home page and type your question in the box under the "Have a Question?" section. If you can't find your answer immediately from the choices generated, an SFCU employee will answer you personally within 24 hours (reply time will vary on weekends or holidays).

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

Independence Day
Monday, July 5, 2010

Labor Day

Monday, September 6, 2010

Southeastern Statistics

As of May 31, 2010

Assets	\$147,296,893
Shares	\$134,477,902
Loans	\$107,682,842
Members	23,371



Your savings federally insured to \$100,000
National Credit Union Administration
A U.S. Government Agency

SOUTHEASTERN

Experience

Summer 2010



Mobile Banking Goes Where You Go!

We are excited to announce that Mobile Banking is here. What does this mean for you as a member? Even more convenience! Have you ever wished you could check your balance while standing in line at the grocery store? What about transferring funds before making a big purchase at the mall? Now you can, thanks to Mobile Banking at Southeastern FCU. And because Mobile Banking operates in "real time," anything you do while using it goes into effect immediately.

Enrolling in Mobile Banking is simple. If you're already enrolled in Online Banking, then you're automatically set up for Mobile Banking as well. If you're not enrolled in Online Banking, from your computer, log on to www.southeasternfcu.org and click on "Sign Up Now!" under the Online Banking Login box. From there, you'll be prompted to set up a password and security questions. Once you are done, you'll be enrolled in both Online Banking and Mobile Banking. Using your smartphone, simply log on to the website www.southeasternfcu.org and enter your Online Banking information as prompted. Your Account ID, password, and answers to security questions will be exactly the same. Mobile Banking is exceptionally safe and secure, so you can rest assured that your private account information will be protected.

While logged on to the Mobile Banking site with your smartphone, you can:

- Check balances
- Transfer funds
- Change user settings (such as email address and password).
- *And everything you do goes into effect immediately!*

And the best thing about the new Mobile Banking is that it's completely FREE for all members. So no matter where you are in the world, if your smartphone has service, you can log in to your account at Southeastern FCU. Give Mobile Banking a test drive today!

To sign up for FREE Internet Banking/Mobile Banking, visit our website at www.southeasternfcu.org.



Class of 2010 Scholarship Winners



Jasmine Edmonds



Pamela Brown

Congratulations to Jasmine Edmonds of Cook County High School and Pamela Brown of Georgia Christian School for being the recipients of our 2010 Southeastern FCU Scholarship. Jasmine and Pamela each received \$500 to apply towards their upcoming college expenses. These two students were selected from a group of applicants based on their outstanding scholastic records, dedication to extracurricular activities, and written essays.

We wish Jasmine and Pamela the best of luck in their new college careers!

SFCU's Relay for Life Efforts are a Big Success! Over \$10,000 Raised



Southeastern's fundraising efforts for the 2010 American Cancer Society's Relay for Life have drawn to an end - in a big way! Thanks to the hard work and determination of SFCU employees and members, \$10,001.87 was raised this year. Southeastern is proud to have exceeded its fundraising expectations by raising more money than ever before!

Meet Donnie Smith

Our Headquarters Branch Manager



Donnie Smith

Donnie Smith has joined Southeastern Federal Credit Union as the new Branch Manager at our Headquarters location. Donnie is originally from Brunswick, GA and is a recent graduate of Georgia Southern University. Before coming to Southeastern, Donnie was the Assistant Vice President at Georgia Coastal Federal Credit Union in Brunswick.

Donnie's role will be to manage the branch employees and oversee daily operations at the Headquarters branch.

The "Lowdown" on Donnie Smith

Birthplace: Brunswick, Georgia

Hobbies: Drag racing, fishing, golfing, hunting, and spending time with family and friends

Family: Wife of 4 years, Laura

Food you will *not* eat: Sushi

If you were stranded on a desert island, what one item would you want with you? Sunscreen

New Convenient Pay Regulations Will Affect You But they don't have to...

You may have noticed a good bit of buzz in the news lately surrounding overdraft protection. An overdraft occurs when someone does not have enough money in their account to cover a transaction but the financial institution pays it anyway. Southeastern FCU provides an overdraft service known as Convenient Pay, which covers your overdrafts while protecting you at the same time.

What is Convenient Pay?

Convenient Pay is a standard overdraft service at SFCU that comes with any checking account in good standing. Under this program, Southeastern will authorize and pay overdrafts on:

- Checks
- Any transaction using your checking account number
- Automatic bill payments.

If you do not have enough funds to cover such a purchase, Southeastern will still allow the transaction to go through and pay the overdraft on your behalf. For every transaction that Convenient Pay covers, you would pay only a \$34 non-sufficient funds (NSF) charge. There is no limit on the number of charges you can incur while overdrawn, and Convenient Pay will continue to cover your account up to \$500. In addition, for each day that your account is overdrawn there will be a charge of \$3 per day.

What Do the New Convenient Pay Regulations Mean to Me?

An important regulatory change now means that Southeastern FCU and all other financial institutions cannot cover the following transactions with Convenient Pay unless you specifically ask us to do so by "opting-in" to the service:

- ATM transactions (withdrawing funds from the ATM)
- Everyday debit card transactions (using a debit card to purchase groceries, gas, etc.).

This means that if you overdraw your account while engaging in either of the above types of transactions and you have not requested Convenient Pay coverage for these types of transactions, the transaction will be declined immediately unless you have established alternative overdraft protection. However, all eligible members can continue to enjoy the full benefit of Convenient Pay by simply choosing to "Opt-In" to this service when notified by the Credit Union. For those members who aren't interested in the service, you will be given the option to "Opt-Out" as well.

Convenient Pay is a great way to cover mishaps when they occur that will help keep your check writing record clean. So be prepared. As of August 15, 2010, Southeastern will no longer authorize and pay overdrafts for **ATM transactions** or **everyday debit card transactions** unless you have chosen to "Opt-In" to the Convenient Pay service. For questions and complete details regarding Convenient Pay, please contact our Call Center at 1-800-228-9839.