

POWERLINES

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Financing Made Easy

Competitive Loan Rates for Cars,
Homes, Toys, and Everyday Purchases



Financing Made Easy

Competitive Loan Rates to Meet Your Financing Needs

From the everyday to the extraordinary, we're here to power your financial success at every stage of life. Whether you're shopping for a new car, buying a home, planning your next adventure, or simply need extra financial flexibility, we offer affordable loan options with personalized service and experienced lending officers ready to guide you every step of the way.

Auto Loans

Shopping for your new set of wheels can be overwhelming, but financing the vehicle shouldn't be. Whether you're buying a new car or one that's new to you, put yourself behind the wheel by getting pre-approved through your Credit Union. We offer convenient, friendly service and competitive rates, with financing up to 84 months on new car loans and up to 75 months on used car loans.

Already financed your car? We also offer refinancing on existing car loans to lock in a better rate and save you money each month.

To view rates and begin the process of applying, visit us online at southernenergycu.org/auto-loans-and-rates.

Recreational Loans

Considering a boat, RV, motorcycle, or ATV? Whether you're hitting the water, the road, or the trails, we offer recreational loans year-round to help you make it happen. No matter how you choose to get out and explore, we'll help you finance the fun with great rates.

Mortgage Loans

Whether you're building, buying or improving, your Credit Union has the mortgage loan that's right for you. Our online mortgage center gives you the power to research various mortgage products, search for rates, get quotes, and apply for a loan 24 hours a day, 7 days a week. No matter what home ownership path you choose, we'll be with you every step of the way. Visit southernenergycu.org/mortgage to learn more and apply today.

We offer:

Fixed and Adjustable-Rate Mortgages and Refinances

The choice is yours: adjustable-rate mortgages or fixed-rate mortgages, both with terms to 30 years. We work each mortgage on a case-by-case basis and are ready to help find the right fit for you.

First-Time Mortgage Loans

Purchasing your first home is a huge milestone, and we're here to make it more affordable from the start. Loans are available at up to 95% of purchase price and no private mortgage insurance (PMI) required, you'll save more upfront and have more to spend making your new house feel like home. Plus, with fast pre-approvals within 48 hours of submission and expert guidance at no cost or obligation, we're here to help you every step of the way.

Fixed-Rate Home Equity Lines of Credit

A Home Equity Line of Credit (HELOC) is a great way to leverage the value of your home and ensure you have funds available for whatever you want, such as that new addition, debt consolidation, family vacations, and more! If you have a home and have been making payments on your mortgage for years, then you may have built up a significant amount of equity. Similar to how you use a credit card, a HELOC allows you the flexibility to borrow what you need, as you need it, up until you reach your credit limit. Whether your first mortgage is with us or another lender, a HELOC could still be a great fit for you!

Construction to Permanent Loans

One loan and one closing cover both the construction phase and the permanent financing. This streamlines the application process and can minimize closing fees.

Personal Loans

Sometimes unexpected expenses come up, like a broken HVAC unit or emergency car repair. Sometimes, the unexpected comes in the form of that vacation you've been dreaming of. Whether it's a surprise you're excited about or one you'd rather see delayed, there's no reason it should create a financial disaster in your personal budget. As a Credit Union member, you have access to personal loans and personal lines of credit at affordable rates and with flexible terms. Whether you have an immediate need or simply want a personal line of credit to handle whatever expenses come your way, our knowledgeable loan officers are ready to discuss your options.

See lender for further information concerning fees, rates, and terms of all loan products.

Welcome

Mutual Savings Members!

In December, the vote to merge Mutual Savings Credit Union (Mutual Savings) into Southern Energy Credit Union (Southern Energy) was overwhelmingly positive, and effective January 1, 2025, Mutual Savings joined Southern Energy. The entire team of the newly combined Credit Union has spent months preparing for a seamless transition for our new members. The final phase of this merger has occurred as our system integration was completed, and we are excited to officially welcome our Mutual Savings members as fully integrated members of Southern Energy.

We are thrilled to provide our incoming Mutual Savings members with expanded account access through our Digital Banking platform and access to 28 additional branches as well as more than 30,000 surcharge-free ATMs and 5,600 Shared Branches throughout the country through our CO-OP Shared Branch Network. For our current Southern Energy members, we are excited to share you can now enjoy access to an additional branch in the Atlanta area. More merger information and resources can be found at southernenergycu.org/mutual-savings-merger or by scanning the QR code below:



Thank you for your membership. We appreciate your business and look forward to serving your financial needs in the years to come.



Good Money Habits Start Early

We believe it's never too early to build good money habits. When you open a Share (Savings) Account for a child - whether they're a newborn or a teenager - they'll enjoy simple, rewarding benefits designed to help them learn about saving and watch their money grow.

Opening their Share Account helps adults and children team up as the perfect first step towards healthy financial habits.

Highlights:

- It's just \$5 to open a child's Share Account. Just like your own Share Account, they will earn dividends on every dollar.
- Kids receive a special welcome gift when a Share Account is opened in their name.
- Report Card Rewards: K-12 students can earn \$10 for each report card with all As and Bs.

Starting a child on a solid financial path is easy! Open a Share Account at any branch or by visiting our website. You'll be glad you did.

Terms and conditions apply. Contact us for more details or visit southernenergycu.org/youth-share to learn more about our Youth Share Account details and promotions.

Convenient Account Access

We are proud to serve our members through 30 Southern Energy Credit Union locations in Alabama, Georgia and Mississippi. Find your nearest location at southernenergycu.org/locations or by scanning the QR code below:



Our Digital Banking platform, which includes both Online Banking and our Mobile Banking App, gives you all the tools you need, when and where you need them, all in one place. Find us in your preferred app store to enjoy convenient account access on the go, or scan the QR code below to register today:



Our dedicated Contact Center is available at 1-800-249-2726 Monday through Friday, 9am-6pm Eastern, 8am-5pm Central. Calls received outside of these hours will be answered by our after-hours team who can handle basic transaction, balance, and inquiry requests.

Dear Southern Energy Members,

It is an honor and a privilege to step into the role of President and CEO of Southern Energy Credit Union. Our members are at the heart of everything we do, and I am excited about the opportunity to serve you in this new capacity.

Over the past 23 years, I have had the privilege of serving Southern Energy in many areas, from operations and accounting to strategic planning. What has always inspired me is our unwavering member-first culture. As we look ahead, I remain dedicated to the values that define us—trust, service, and innovation—while embracing new opportunities to grow, enhance your experience, and expand the ways we can support your financial journey.

I am grateful to our Board of Directors for the trust placed in me, and I am committed to honoring that confidence as we move forward together into this next chapter of our Credit Union's story.

I also want to recognize the remarkable leadership of Derrick Ragland, whose 43 years of service created the strong foundation we proudly stand on today.

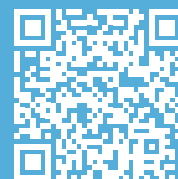
This is an exciting time for Southern Energy Credit Union, and I believe our best days are still to come. Thank you for your continued trust and membership. Together, we will build on our strong foundation and shape a future that empowers your financial goals at every stage of life.

Sincerely,



Andy Rush
President & CEO

To hear more about our leadership transition, scan the QR code below or visit southernenergycu.org/leadership-transition



Financial Report

	6/30/2025*	6/30/2024
Assets	\$3,575,525,345	\$3,484,979,483
Savings	\$3,241,666,550	\$3,230,944,833
Loans	\$935,928,068	\$908,090,049
Members	90,530	85,327

*6/30/2025 Financial Report includes Southern Energy Credit Union and Mutual Savings Credit Union totals.

Board of Directors

Greg Shipp – Chairman
Allison Boone – Vice Chairperson
Dan Blalock – Treasurer
Celia Yates – Secretary
Antyne James – Director
Constantine Sfakianos – Director
Carlton Stephens – Director
John Valekis – Director
Mark Wilkinson – Director

Advisory Board

Erin Autrey – Member
Chris D'Andrea – Member
Shannon Garmon – Member
John Smola – Member

Director Emeritus

Billy Gober
Robert B. Roy

Supervisory Committee

Carissa Ledbetter – Chairperson
Greg Bass – Member
Amy Giles – Member

Advisory Supervisory Committee

Jennifer Crowson – Member

Supervisory Committee Emeritus

Ann Wilkinson

President / CEO

Andy Rush

Holiday Closings

Veterans Day, Nov. 11, 2025 (select branches)
Thanksgiving, Nov. 27-28, 2025
Christmas, Dec. 24-25, 2025
New Year's, Jan. 1, 2026



Southern Energy
CREDIT UNION



Federally Insured by NCUA
Equal Housing Opportunity Lender