

POWERLINES

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Energize Your 2026 Financial Goals!

Start With Our 1.99% APR* Visa®
Balance Transfer Special!

Our Visa® Balance Transfer Special is Back for a Limited Time with 1.99% APR!*



Kick off 2026 by cutting your interest costs and making real progress on your financial goals. Move your high-interest credit card balance to a Southern Energy Visa® Rewards Credit Card and benefit from lower rates and enhanced rewards with no annual fee. It's a simple step to take charge of your credit and your finances this year.

Transfer Your Balance

January 2, 2026, through March 31, 2026 you will have the opportunity to transfer your high-interest credit card debt from another financial institution or credit card provider to a Southern Energy Visa® Rewards Credit Card. Eligible applicants will receive a special, low 1.99% APR on all balance transfers.

The 1.99% balance transfer interest rate is good for six months, giving you the opportunity to pay off that debt at a MUCH lower interest rate than your current credit card offers. Paying off that debt at 1.99% versus your current interest rate could save you hundreds of dollars or more in interest!

Why Transfer Your Balance With Southern Energy?

Other financial institutions make balance transfer offers, but our balance transfer program is different and better:

- We don't charge a balance transfer fee. Most other financial institutions charge an average of 3%.

- If you do not pay off the balance transfer within six months, your standard APR will be applied to the remaining balance, based on your creditworthiness.*
- Everyone gets the same balance transfer rate option.

New and Existing Accounts are Eligible

The balance transfer option is available to all eligible Southern Energy Credit Union members. If you already have a Southern Energy Visa® Rewards Credit Card, simply contact us to set up the balance transfer from your other credit card provider.

Don't have a Southern Energy Visa® Rewards Credit Card yet? Contact us to apply, or apply in Mobile or Online Banking by choosing "Apply for a Loan" from the main menu, and then selecting "Credit Card" from the options. Once your account is approved, we will help you set up your balance transfer.

After the six-month balance transfer promotion ends, your Southern Energy Visa will continue to save you money. Read more below on all the benefits of using the Southern Energy Visa® Rewards Credit Card!

To learn more, visit southernenergycu.org/visa-balance-transfer-special or call 1-800-249-2726 to transfer your balance today.

**Terms and conditions apply. Contact us for more details. APR=Annual Percentage Rate. Must meet membership and credit requirements. The promotional rate will convert to your standard rate at the end of the six (6) month promotional period. Offer good on balance transfers only. Offer applies to non-Southern Energy Credit Union Card balance transfers only. Offer valid 1/2/26 through 3/31/26. For terms and conditions, see a Southern Energy Credit Union loan officer. Your savings is federally insured to at least \$250,000 and backed by the full faith of the United States Government. NCUA, National Credit Union Administration, a U.S. Government Agency. Equal Housing Opportunity Lender.*

Enjoy the Benefits of the Southern Energy Visa® Rewards Credit Card

The Southern Energy Visa® Rewards Credit Card makes every purchase count – with enhanced rewards, digital wallet compatibility, and complete card control within Online Banking or our Mobile Banking App – all with no annual fee. You'll earn 1.75% points for every \$1.00 spent, and you choose how to use your rewards through uChoose Rewards®:

- **Statement credits**
- **Merchandise**
- **Event tickets**
- **Gift cards**
- **Use Rewards at checkout with PayPal at millions of online retailers**
- **Use your points to get the latest Apple® products with the uChoose Rewards Apple Store**

Applying is easy within our Digital Banking platform, and for added convenience, new Southern Energy Visa® Rewards Credit Cards can be picked up upon application approval at many branch locations.

Visit www.southernenergycu.org/visa-rewards-card to learn more today.





Our Blog is Here to Help You Achieve Your 2026 Financial Goals

As we step into 2026, it's the perfect time to take a closer look at your finances and build habits that will benefit your future self. Whatever your financial aspirations, our website has resources ready to help you plan and achieve them.

To view articles that offer tips on all aspects of personal finance, visit southernenergycu.org/blog or scan the QR Code with your digital device.



Here are some blog post topics you may find helpful:

Creating a Budget

Do you sometimes run out of money before you run out of month? Taking control of your finances by creating a monthly budget can help with that. Review this blog post to learn some basic steps to create your budget.

4 Tips Beyond Your Budget

Once your monthly budget is put into action and you've started seeing results, you have the opportunity to assess and improve. Read this blog post for additional steps to consider that can help you take more control of your financial life.

Take the No-Spend Challenge

Have you resolved to save more in 2026? You may want to consider a no-spend challenge. No-spend challenges can be a great way to retrain your spending habits for better financial wellness. Review this blog post to make your no-spend challenge plan.

Talking About Finances As A Family

Discussing finances with your family helps instill good money management skills and a strong financial foundation. Although it may seem daunting, it's also important to discuss finances with your parents and other important loved ones. Read this blog post for tips to get the conversation started.



New Year, New Goals: Perfect Time for a Youth Share Account

As you set your sights on financial goals for 2026, consider giving the young people in your life a financial head start. Opening a Youth Share (Savings) Account for your child or grandchild gives them a simple, rewarding way to learn healthy money habits early and watch their savings grow.

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.



2025 Tax Information

Your December 31, 2025 statement contains all the necessary information for you or your tax preparer to file your 2025 income tax return. Please save this important end-of-year statement for your records. If you're enrolled in Digital Banking, you can locate your statement by logging in to your account and clicking the **Accounts** tab and then choosing **eStatements/ eNotices**. From there you can choose the document to view, save, and print.

Convenient Account Access

We are proud to serve our members through 28 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.

Annual Meeting Set for April 9

Attending Southern Energy Credit Union's Annual Meeting offers you the opportunity to learn what's happening around your financial institution and review the Credit Union's progress and successes over the past year. You'll also be able to find out what's planned for your Credit Union in 2026.

The 72nd Annual Meeting is set for Thursday, April 9, 2026, and we're excited to meet with all of you again. The meeting will be held at the Corporate Headquarters Building of the Alabama Power Company in Birmingham. The meeting will begin at 6:30 p.m. and will be held in the first-floor auditorium. Free, secure parking will be available for members in the parking deck. Please enter the deck on the Sixth Avenue North side and use the second level or above.

The Nominating Committee has met and is using this newsletter to place and distribute its list of nominees before the membership. The Committee's nominees are:

Board of Directors (3 year terms)

Dan Blalock – Now retired, he was employed by Powerco Federal Credit Union for 4 years, and Southern Company for 28 years. Mr. Blalock has served 3 years as a Credit Union volunteer.

Antyne James – Employed by Southern Company for 22 years, his current position is Director, AFT Strategic Transformation with Southern Company Services (SCS). Mr. James has served 2 years as a Credit Union volunteer.

John Valekis – Employed by Southern Company for 41 years, his current position is Regulatory Planning Manager with Alabama Power Company. Mr. Valekis has served 22 years as a Credit Union volunteer.

Supervisory Committee (3 year term)

Carissa Ledbetter – Employed by Southern Company for 14 years, her current position is Chief of Staff to CFO with Georgia Power Company. Ms. Ledbetter has served 5 years as a Credit Union volunteer.

The Nominating Committee will accept additional nominees from the membership for each vacancy on the Board of Directors and Supervisory Committee until February 27, 2026. At that time, nominations will be closed. Any person nominated by the membership must present a written nomination signed by at least 500 members to:

Chairman of the Nominating Committee
750 17th Street North
Birmingham, AL 35203

Everyone is invited to attend and participate in the Annual Meeting. The event is a wonderful opportunity for members to come together to hear directly from the people who care for your finances behind the scenes. As in past years, a small gift will be given to those members in attendance and there will be a drawing for door prizes. Your Credit Union had an excellent year in 2025, and we hope you have a chance to attend and hear the reports. We appreciate your support of the Credit Union and look forward to seeing you there!

Financial Report

	9/30/2025*	9/30/2024
Assets	\$3,564,928,358	\$3,509,874,314
Savings	\$3,199,409,249	\$3,190,173,414
Loans	\$940,946,673	\$900,683,806
Members	90,616	85,419

*9/30/2025 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
Rachael Vaughn – Member

Supervisory Committee Emeritus

Ann Wilkinson

President / CEO

Andy Rush

Holiday Closings

New Year's Day, January 1, 2026
Martin Luther King Jr. Day, January 19, 2026



Southern Energy
CREDIT UNION



Federally Insured by NCUA
Equal Housing Opportunity Lender