POWERLINES

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Financing Made Easy

Competitive Loan Rates for Cars, Homes, Toys, & 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.

You can view rates online at **southernenergycu.org/auto-loans-and-rates** and apply in Digital Banking.

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. 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.

Mortgage Loans

Whether you're building, buying or improving, your Credit Union has the mortgage loan that's right for you. Our website 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.

We offer:

Fixed and Adjustable-Rate Mortgages & 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 with 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.

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.

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

Growing to Serve You Better: Auburn and Gardendale

Southern Energy Credit Union is growing, and two exciting branch projects are helping us bring greater convenience and personalized service to our members.

Coming Soon to Auburn
For the first time, Southern Energy is establishing a full-service branch in the Auburn-Opelika area. Located at 2085 East University Drive in Auburn, the new branch is expected to open this fall following renovations to the property. The location will offer full-service banking along with a drive-thru ATM/ Interactive Teller Machine (ITM), giving members additional flexibility and convenient access to service. The expansion comes after years of interest from members in the area and represents another step in Southern Energy's continued branch growth across our service area.

A New Home in Gardendale
Southern Energy is also investing in a new standalone branch in Gardendale. Construction is underway at 1051 Mt. Olive Road in Gardendale, where the new full-service location will provide expanded space, modern amenities and a drive-through. When completed, the branch will replace our existing Gardendale location on Main Street, where Southern Energy has served our members in the community since 2021. Construction is expected to be completed by the end of 2026, with a grand opening celebration to follow.

"Our growth has always been about creating more opportunities to serve our members and the communities they call home. Opening our first branch in Auburn and investing in a new, expanded location in Gardendale are two exciting examples of that commitment," explained Andy Rush, President & CEO, Southern Energy Credit Union. "Whether we're entering a new community or strengthening our presence in one we've served for years, our goal remains the same—to make Southern Energy more accessible while continuing to provide the personalized service and trusted guidance our members expect from us."

We look forward to welcoming you to these new branches! Stay tuned for updates along the way and our grand opening and ribbon-cutting celebrations at southernenergycu.org/auburn and southernenergycu.org/gardendale-branch.

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>
> - Andy Rush, President & CEO

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.

Keep Your Accounts Secure This Holiday Season

October is Cybersecurity Awareness Month, a timely reminder to protect your personal and financial information. With holiday shopping approaching, scammers often use fake deals, calls, texts and links to steal sensitive data. Keep these five cybersecurity tips in mind to help protect your accounts and shop safely this season.

1. Stay Alert and Trust Your Gut
If you receive a call or a text message about your account or card from an individual who says they represent Southern Energy Credit Union, and you are unsure about responding to it, hang up and call us at 1-800-249-2726 for assistance.

2. Don't Click the Link
A text alert warning of suspicious activity on your Visa® card will NEVER include a link to be clicked. A valid notification will provide information about the suspect transaction and ask you to reply to the text message with answers such as 'yes', 'no', 'help', or 'stop'.

3. Use Safer Methods for Purchases
Consider using your digital wallet - Apple Pay, Samsung Pay, or Google Pay - instead of your physical card or typing in your card number. Digital wallets are more secure than physical cards because payments are heavily encrypted. Use your digital wallet when you shop in-person or online this holiday season. Learn more about digital wallets on our blog.

4. Turn on Multi-factor Authentication
Multi-factor Authentication (MFA) adds an extra step to verify your identity after you enter your username and password when signing in to websites, devices, and apps. It's an extra step worth taking.

5. Review Your Account Regularly
It's a good habit to regularly monitor your account(s) in Online Banking or our Mobile Banking App for suspicious transactions. This is also a good first step if you are unsure about a call or text message you've received.

Protect Your Financial Information:
Take steps now to protect your personal and financial information to help ensure you'll have a safe holiday shopping experience. For more digital banking security tips, visit **southernenergycu.org/digital-banking-security**.

Financial Report

	6/30/2026	6/30/2025
Assets	$3,598,084,924	$3,575,525,345
Savings	$3,208,937,983	$3,241,666,550
Loans	$956,268,261	$935,928,068
Members	90,996	90,530

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

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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
Veterans Day: Nov. 11, 2026 (select branches)
Thanksgiving: Nov. 26-27, 2026
Christmas: Dec. 24-25, 2026
New Year's: Jan. 1, 2027

Southern Energy CREDIT UNION

Federally Insured by NCUA
Equal Housing Opportunity Lender

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