

SouthernStyle

SPRING 2020

WE HAVE **DROPPED** OUR LOAN RATES TO HELP **INCREASE** YOUR SAVINGS!

To kick off the Spring Season, we have dropped rates on new autos, used autos and personal loans at The Southern Credit Union. If you have been considering a new or used auto, looking to consolidate debt, make a few small home repairs or ready for that new deck – then a low-interest loan from The Southern Credit Union will certainly put a **SPRING** in your step as you head out to shop!

Working with real people here at The Southern makes any loan process easy and convenient. Our goal is to provide competitive low rate loans, flexible terms and personal service.

Stop by one of our branches or give us a call at 770.719.1111 and we can get you on the road, enjoying those home repairs or relaxing on your new deck soon!

* 1.85% Annual Percentage Rate [APR] auto loan is limited to new automobiles which include 2019 or newer model year vehicles. Rate based upon approved credit. Rate includes a .25% equity discount. Qualifying vehicles must have been purchased within 90 days from the date of loan origination and have less than 10,000 miles. Those vehicles titled more than 90 days from origination will be considered used automobiles, in which case regular rates would apply. 1.85% APR is limited up to and including a maximum of 48 months of repayment. Rates subject to change without notice.

** 2.50% Annual Percentage Rate [APR] auto loan is limited to used automobiles which include 2018 or older model year vehicles. Rate based upon approved credit. Rate includes a .25% equity discount. 2.50% APR is limited up to and including a maximum of 48 months of repayment. Rates subject to change without notice.

*** 7.50% Personal Loan Annual Percentage Rate [APR]. Must qualify for membership. Our usual credit criteria apply. Rates subject to change. Rates based on previous credit history. Cannot be used to payoff existing TSCU debt.



Calling All High School Seniors!

The Southern Credit Union is excited to announce we are launching our annual **The Southern Credit Union Scholarship for Success**. We are committed to supporting the education of young adults in our communities and want to acknowledge exceptional students throughout the 11 counties we serve. Any high school student residing in one of the following counties: Clayton, Henry, Fayette, Spalding, Butts, Coweta, Troup, Meriwether, Pike, Lamar, and Upson is encouraged to apply for **The Southern Credit Union Scholarship for Success** for 2020.

Our goal is to establish a financially supportive relationship with students that will last through college and beyond. The Southern Credit Union will award 11 scholarships of \$1,000 each (one to each county we serve) to students who are motivated in their academics, active in their schools, and contributing to their community.

To apply for the scholarship, you can go to www.southernonline.org and select the tab "Account Services", drop down to the



"Scholarship" tab. There you will find all of the details and eligibility requirements. You can also download and print a PDF of the application and mail it to The Southern Credit Union. Or, to have the information mailed to you, call us at 770.719.1111. Applications are also available at any of our branch locations.

Your completed scholarship application must be postmarked and video uploaded to YouTube no later than May 28, 2020. Scholarship applications postmarked after this date will be automatically disqualified.

* The Southern Credit Union employees, board members and each of their immediate family members or individuals living in the same household are not eligible to enter.

Thank you for your interest and good luck!



New Branch Coming Soon

Sharpsburg Location
Coming Fall 2020

Are You Missing an Opportunity to Save Big?



With **mortgage rates at a record low**, people are scrambling to get in on the savings. There is a potential to save thousands over the life of your loan so now is the perfect time to take a look at your mortgage. If you have been considering refinancing you shouldn't wait on the sidelines,

there is no guarantee that mortgage rates will drop much further or how long they will stay low.

The low rate trend isn't just for those looking to refinance. It's a perfect time to get in that new house you have been considering!

To discuss the rates, best practices for refinancing or purchasing a home or to ask questions, call 770.719.1111 to speak to a mortgage representative.

Save the Date!

Member and Community Appreciation Day

Where: 1400 Commerce Drive

Peachtree City, GA 30269

When: June 19th **What Time:** 11-2 pm

We would like to show our members and the community we serve, how much we appreciate you! **FREE** for everyone:

Hotdogs, Popcorn,

Cookies and Drinks

Putting contest for prizes!

*Come out to watch a LIVE
feed of the US Open,
it's the next best thing to
being on the FAIRWAY!*



UPDATE
Coronavirus (COVID-19)

During this time of uncertainty, we want to encourage our members to use the many online and mobile banking services available to access your accounts. Below are the various ways in which our products and services are accessible from the convenience of your home, on your phone or wherever you may be:

- Contact our Telephone Service Center at 770.719.1111 or 1.800.338.5882 during normal business hours for help with your account.
- Online banking lets you review balances and transactions, transfer money, and pay bills with BillPay - www.southernonline.org.
- Funds Transfer - transfer money to/from other institutions.
- The Southern Credit Union Mobile App supports remote deposit by check, viewing your balances and transferring funds.
- ATM\ATM Depository (refer to website for locations).
- Night Depository is available at each branch location and will be checked daily.
- Apply for loans and mortgages online via our website at www.southernonline.org.

Our goal is to minimize the disruptions to your banking needs. You can check our website for any updates or email questions or concerns to tscu@southernonline.org.

Thank you in advance for your cooperation and patience.

Congratulations

To These Special
Ladies on Their
Retirement and
Thank You
for Your
Many Years
of Service!



Pricilla Brandlehner
25 Years



Mindy Brumbelow
43 Years



We Are Getting Social!

If you are a fan of The Southern Credit Union and have been following us on Facebook and Instagram, you have only seen part of our story.

We are gearing up to kick things off and getting SOCIAL with our members and the communities we serve. If you don't follow us, go to Facebook and Instagram, search 'The Southern Credit Union' and give us a follow. We have a lot coming in 2020!

HOLIDAY CLOSINGS:

MEMORIAL DAY

Saturday, May 23rd, 2020
Monday, May 25th, 2020

INDEPENDENCE DAY

Friday, July 3rd, 2020
(Observed)
Saturday, July 4th, 2020

STATISTICALLY SPEAKING AS OF FEBRUARY 29, 2020

Assets	\$420,950,586
Shares	\$368,964,677
Loans	\$204,605,704
Members	32,933

DIVIDEND NEWS AS OF FEBRUARY 29, 2020

Balance	
\$0.00-\$99.99	0.10%
\$100.00-\$2,499.99	0.10%
\$2,500.00-\$9,999.99	0.10%
\$10,000.00-\$24,999.99	0.10%
\$25,000.00-and greater	0.10%
Share Draft	0.05%
IRA Shares	0.25%



HOW IT WORKS:

There are **four** dates hidden in this issue. If you find your birth date, exactly as it appears on your account, call the Telephone Service Center at 770-719-1111 or 1-800-338-5882

AND WIN \$50!

(01-27-94)

LOCATIONS AND BRANCH HOURS

FAYETTEVILLE

430 East Lanier Ave. • Fayetteville, GA 30214

LOBBY HOURS

Monday - Friday 9 a.m. - 4 p.m.

DRIVE-THRU HOURS

• Monday - Thursday 8:30 a.m. - 5 p.m.
• Friday 8:30 a.m. - 6 p.m.
• Saturday 9 a.m. - 12 p.m.

ATM + NIGHT DROP ON LOCATION

GRIFFIN

1610 Highway 16 West • Griffin, GA 30223

LOBBY HOURS

• Monday - Thursday 9 a.m. - 4 p.m.
• Friday 9 a.m. - 5 p.m.

DRIVE-THRU HOURS

• Monday - Thursday 8:30 a.m. - 5 p.m.
• Friday 8:30 a.m. - 6 p.m.
• Saturday 9 a.m. - 12 p.m.

ATM + NIGHT DROP ON LOCATION

JONESBORO

2236 Mount Zion Road • Jonesboro, GA 30236

LOBBY HOURS

• Monday - Friday 9 a.m. - 5 p.m.

DRIVE-THRU HOURS

• Monday - Friday 9 a.m. - 5 p.m.
• Saturday 9:00 a.m. - 12 p.m.

ATM + NIGHT DROP ON LOCATION

LAGRANGE

117 Bull Street • LaGrange, GA 30240

LOBBY HOURS

• Monday - Friday 8:30 a.m. - 4:30 p.m.

ATM + NIGHT DROP ON LOCATION

MCDONOUGH

2097 Highway 20 West • McDonough, GA 30253

LOBBY HOURS

• Monday - Friday 9 a.m. - 4 p.m.

DRIVE-THRU HOURS

• Monday - Thursday 8:30 a.m. - 5 p.m.
• Friday 8:30 a.m. - 6 p.m.

ATM + NIGHT DROP ON LOCATION

NEWNAN

232 Bullsboro Drive • Newnan, GA 30263

LOBBY HOURS

• Monday - Thursday 9 a.m. - 4 p.m.
• Friday 9 a.m. - 5 p.m.

DRIVE-THRU HOURS

• Monday - Thursday 8:30 a.m. - 5 p.m.
• Friday 8:30 a.m. - 6 p.m.
• Saturday 9 a.m. - 12 p.m.

ATM + NIGHT DROP ON LOCATION

PEACHTREE CITY

1400 Commerce Drive • Peachtree City, GA 30269

LOBBY HOURS

• Monday - Thursday 9 a.m. - 4 p.m.
• Friday 9 a.m. - 5 p.m.

DRIVE-THRU HOURS

• Monday - Thursday 8:30 a.m. - 5 p.m.
• Friday 8:30 a.m. - 6 p.m.
• Saturday 9 a.m. - 12 p.m.

ATM + NIGHT DROP ON LOCATION

CALL US TODAY!
770.719.1111 • 800.338.5882



NMLS#411595