

FALL 2021

SOUTHERN *Style*

*Oh what fun
it is to save!*



The holiday shopping season is just around the corner. If you are like a lot of us, carrying outstanding balances on high-rate credit cards and/or department store cards is costing you far more than you realize.

Instead of paying interest on those high-rate cards or struggling with multiple monthly payments, you may be able to transfer your debt to a single low-rate card with The Southern. By doing a balance transfer, the money you save can help with holiday expenses!

Start saving instantly when you transfer outstanding balances from other high-rate cards to a low-rate Visa® Credit Card at The Southern Credit Union.

Benefits of a balance transfer include:

- Fixed rates as low as 9.9% APR*
- No balance transfer fees
- Save on interest
- No hidden fees

It's easy and you can do it all from the comfort of home!

Call 770.719.1111 to request your balance transfer or

to increase your limit. Don't have a low-rate

Visa Credit Card with us? No worries!

One of our representatives can help get your application started or go to southernonline.org to apply!

* Annual Percentage Rate. Rates are subject to change without notice. The Southern Credit Union reserves the right to decline to process any balance transfer request for any reason. The Southern Credit Union will not transfer a request made payable to an individual.



Be Southern Safe

What makes using your mobile wallet safe?

A mobile wallet is an app on a smartphone or other mobile device that holds payment information from credit and debit cards and can be used to make a purchase. The most popular are Apple Pay, Samsung Pay, Google Pay, etc.

Payment by mobile wallet has multiple security advantages.

- Multilayered authentication.

When you pay using your phone's wallet, you need another form of identification – such as a face scan, fingerprint, or PIN – to enable the payment. In comparison - it's much easier for someone to use a stolen, physical credit card.

- Strong encryption.

Once you upload your card details, your data cannot be seen by the merchant or anyone. Your 16 digit card number is replaced by a randomly generated encrypted number (called a token). Then as you shop, the payment is approved when a security code is confirmed to be unique and tied to your phone. Mobile pay doesn't actually transmit your credit card number every time you use it. Instead, it transmits a one-time token or virtual card number. Because of this, no useable data gets exposed

- Quicker technological updates.

Upgrading a plastic credit card's technology relies on issuing a new card. Mobile payments benefit from app-makers' ability to make upgrades and is consistently updating to the newest technology and quickly updates on your phone.

We hope these tips help bring peace of mind when you use your mobile wallet. Add your credit and debit cards from The Southern today to make shopping more convenient and safe!

What is your MICR/ACH account number and why do you need it?

There can be some confusion regarding your MICR/ACH account number and when to use it.

Your MICR/ACH account number is used when setting up automatic payments for monthly bills, filling out forms for actions such as direct deposit into your checking account, or making other payments directly from your checking account. This number is different from your member number and using the wrong number can cause your deposits or payments to be delayed or even rejected.

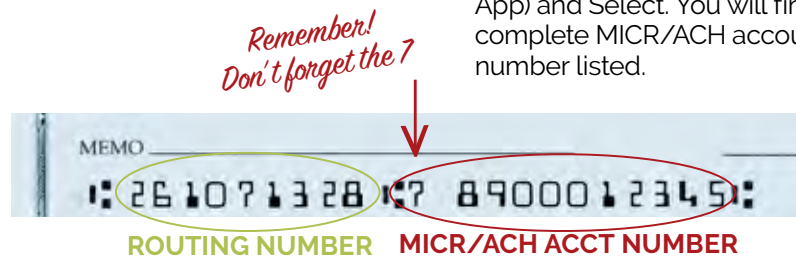
In addition, there are times when you need to know our routing number as well. Let us show you 2 ways you can find these important numbers.



- 1- On the bottom of your check there are 2 sets of numbers. The number to the left is our routing number and the number just to the right is your MICR/ACH account number.

There are a total of up to 11 digits in your MICR/ACH account number, starting with a 7. Take a look below, it is easy to overlook the 7!

- 2- You can also find your MICR/ACH account number in your Online Banking Account or Mobile Banking App. Log into your account > Go to Accounts > Select your Checking Account > Look for the words 'Account Details' (Online) or just the word 'Details' (Mobile App) and Select. You will find your complete MICR/ACH account number listed.



Coming Soon

New Website for The Southern

We are excited to announce the upcoming launch of our new website and wanted to give you a sneak peek!

Our goal is to provide our members with an updated, user-friendly website for the desktop but also a robust mobile version as well.

The new site has been designed with you, our members, in mind. We are confident these updates will help make your digital experience with The Southern seamless. Keep a look out for the launch later in the year!





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 800.338.5882 and win \$50!

loan department

It's Time For Our Annual Skip-A-Payment Program!

To help put a little extra cash in your pocket, you have the option to skip one or more of your consumer loans with The Southern!

It's easy ... pick the month that is best for you (November, December or January), fill out the coupon below and send it in to the Credit Union on or before the last day of the month prior to the month you have chosen to skip. See below for details.

Congratulations

Carolyn Smoak

Thank You
for more
than 28 years
of Service!



* The Special Skip-A-Payment offer applies to the loans made under the Master Loan Agreement and Disclosure and may be used for 1) one monthly loan payment, 2) two consecutive semi-monthly payments, 3) two consecutive bi-weekly payments, or 4) four consecutive weekly payments. Loans not eligible for this special include: mortgage loans, home improvement loans, business loans, loans that have had an extension in the last 3 months, negative share/share draft accounts, and/or loans currently past due or have been more than 30 days past due in the last 6 months. Loans must have minimum 6-month pay history. If you skip your VISA, you must have a minimum of 10% line of credit available. The Skip-A-Payment coupon is valid for loan payments due in either November 2021, December 2021 or January 2022 and may not be used in conjunction with any other Skip-a-Payment coupon or extension made within the prior 90 days. This offer is not valid on payments already credited. A \$25 deferral fee per loan can be deducted from your account or mailed in by check with the coupon. Your coupon must be received on or before the last day of the month prior to the month skipped. You can mail your coupon to The Southern Credit Union, PO Box 1509, Fayetteville, GA 30214-6509 or fax it to (770) 460-3232 or email to riskmanagement@southernonline.org. TSCU is not responsible for coupons not received. **Note:** If you have any form of voluntary insurance or warranty coverage in connection with the loan on which you seek to skip a payment you should ensure your election to skip does not affect your coverage (examples include but are not limited to: Credit Life, Credit Disability, GAP, Vehicle Warranty in Connection with your loan – not manufacturer or other warranty). Some companies that provide these insurance or warranty services limit the number of extensions on covered loans which may include voluntary skip payments. Such products are provided by third party companies and not the Credit Union so you will need to address any questions to those companies and review your policies/contracts.



Cut and Mail to: The Southern Credit Union, P.O. Box 1509, Fayetteville, Georgia 30214-6509 or fax it to (770) 460-3232.

Skip-A-Payment* Coupon

Yes!

I want to take advantage of the Skip-A-Payment* Program.

I understand that I must return this coupon to The Southern Credit Union

on or before the last day of the month prior to the month I skip. I also understand the finance charges will continue to accrue as explained in the Loan Agreement and Disclosure I received when my loan was made. By exercising my Skip-A-Payment option, my loan maturity will be extended. My regular payments will resume after the skipped payment period.

Circle ONE month you would like to skip: November December January

Member Name

Type of Loan(s)

Last 4 Digits of Acct #

A deferral fee of \$25 per loan can be deducted from your TSCU account or mail a check in with the coupon. No request will be processed without a payment for the deferral fee.

- Please withdraw the Skip-A-Payment fee from my account (last four digits) .
- I have included a check for a total of \$ for the Skip-A-Payment fee.

Member Signature

Member Phone Number ()

Did you know that family can join The Southern?



Here at The Southern, membership is a family affair! Our membership is open to immediate family members, including spouses, siblings, parents, children, grandchildren, grandparents, aunts, uncles or anyone who is related by blood or marriage.

Pass on the gift of saving - joining is easy! All we need is a complete application and a minimum membership deposit of \$25 to open your account. You can stop in any of our branches or go to www.southernonline.org to print and complete a membership application. Once it is completed, mail the application along with a check or money order in the amount of \$25 as your opening deposit to:

The Southern Credit Union
PO Box 1509
Fayetteville, GA 30214



An Independent Audit

The Credit Union's Audit Committee has ordered an independent audit of The Southern's financial statements as required by GDBF and NCUA regulations. The audit will be conducted by the accounting firm of Mauldin & Jenkins, LLC based in Atlanta. Part of the audit includes the verification of select accounts as of September 30, 2021. As part of the audit, you may receive a letter from Mauldin & Jenkins on our letterhead requesting that you confirm the account information contained in the letter. These requests are valid, but if you have any questions or concerns, contact our Telephone Service Center at (770) 719-1111 or (800) 338-5882.

HOLIDAY CLOSINGS

COLUMBUS DAY
 Saturday, October 9th, 2021
 Monday, October 11th, 2021

THANKSGIVING
 Thursday, November 25th, 2021
 Friday, November 26th, 2021

CHRISTMAS OBSERVED
 Friday, December 24th, 2021
 Saturday, December 25th, 2021

NEW YEAR'S DAY
 Saturday, January 1st, 2022

STATISTICALLY SPEAKING AS OF AUGUST 31, 2021

Assets	\$525,240,355
Shares	\$471,375,198
Loans	\$193,871,458
Members	32,890

DIVIDEND NEWS AS OF AUGUST 31, 2021

Balance	
\$100.00-\$2,499.99	0.015%
\$2,500.00-\$9,999.99	0.015%
\$10,000.00-\$24,999.99	0.015%
\$25,000.00-and greater	0.015%
Share Draft	0.015%
IRA Shares	0.250%

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 - Friday 8:30 a.m. - 5 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 - Friday 8:30 a.m. - 5 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

MCDONOUGH

2097 Highway 20 West
 McDonough, GA 30253

LOBBY HOURS

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

DRIVE-THRU HOURS

Monday - Friday 8:30 a.m. - 5 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 - Friday 8:30 a.m. - 5 p.m.

ATM + NIGHT DROP ON LOCATION

SHARPSBURG

1790 Hwy 154
 Sharpsburg, GA 30277

LOBBY HOURS

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

DRIVE-THRU HOURS

Monday - Friday 8:30 a.m. - 5 p.m.
 Saturday 9 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

NEWNAN

232 Bullsboro Drive
 Newnan, GA 30263

DRIVE-THRU HOURS

Monday - Friday 8:30 a.m. - 5 p.m.

ATM + NIGHT DROP ON LOCATION



CALL US TODAY!

770.719.1111 • 800.338.5882

NMLS#411595

Federally insured by the NCUA.

