



FOURTH QUARTER 2022

SOUTHERN Style



EVEN IN THIS HIGHER RATE ENVIRONMENT, YOUR HOME CAN HELP YOU.

As the cost of living continues to rise, regular expenses such as groceries and gas are beginning to tighten our budgets. To add to the financial stress, many are using credit cards or taking out personal loans to help pay for these day to day needs.

Before reaching for your high-interest credit card and adding to your debt struggles, you could use the equity in your home to help.

How can this help since Mortgage rates are on the rise? Most likely your goal is to reduce your

total monthly payments. With this in mind, consolidating your debt by using the equity in your home could offer a lower overall monthly payment that would give you the extra cash you need.

But this is only one option. There are many other ways we can help before your debt becomes a problem. Researching options thoroughly is the best way to make a financial decision that can affect your family.

Our goal at The Southern is personal service and we know everyone's needs are different. Give us a call. We welcome the opportunity to help by offering solutions that could relieve your debt stress.



770.719.1111



HAPPY 60TH ANNIVERSARY TO US!



12/10/1979

Isn't it groovy - February 13th, 2023 marks the 60th anniversary for The Southern Credit Union, and we plan on celebrating with you all year!

Originally known as FAA Southern Federal Credit Union, in 1963 a small group of employees of the Federal Aviation Administration southern region came together to organize and charter the Credit Union. Originally located at the FAA Regional Office in East Point, Georgia, the Credit Union served only the employees of the FAA southern region and their immediate families.

Since then, we changed from a Federal Charter to a State Charter, dropping the 'Federal' from our name to become The Southern Credit Union. The Credit Union now serves more than 32,000 members spanning 12 counties along with over 400 Select Employer Groups.

We will be celebrating with our members all year by hosting **Member Appreciation Days** at all of our Branch locations. Keep a look out for dates and locations. Below are our first few dates with more details to come:

February 10th, 2023 - Sharpsburg Branch
March 10th, 2023 - Griffin Branch





ANNUAL MEETING



The Southern
CREDIT UNION®

It's that time! Our annual meeting is just around the corner. Unlike other financial institutions whose meetings are restricted to a few shareholders, your Credit Union is a financial cooperative with annual meetings open to its valued member-owners: **You!**

The annual meeting will be held on Monday, April 24th, 2023 at 6:00 PM in the Carriage House behind our Fayetteville Branch, located at 430 East Lanier Ave, Fayetteville, GA 30214.

This is an opportunity to give us your feedback and let us know how well the Credit Union is servicing your financial needs. The Credit Union exists only to serve you, and your support is greatly appreciated.

Here's how it works: This year the Nominating Committee has submitted the names of Michael Foran, Randy Hobbs and Robert Matthews as nominees to fill three vacancies on the Board of Directors. All nominees will serve a three-year term.

Board of Directors' Nominees are:

Mr. Michael Foran - Mr. Foran retired from the Federal Aviation Administration (FAA) in January of 2006 and is currently working as a part-time Reservist with Federal Emergency Management Agency (FEMA). He and his wife have lived in Peachtree City since 1985. Mr. Foran has been a member of The Southern Credit Union since 1973, which includes a five-year hiatus from 1980 to 1984 due a transfer within the FAA. He has served on the Board since 1999.

Mr. Randy Hobbs - Mr. Hobbs retired as Facilities Director for Griffin-Spalding County Schools in 2003. He served as President of the Griffin-Spalding Federal Credit Union prior to its merger with The Southern Credit Union. Mr. Hobbs has served on the Board since 1993.

Mr. Robert Matthews - Mr. Matthews has served as Southeast Regional Director of the Federal Bureau of Prisons and is a member of the American Correctional Association. He has been a member of The Southern Credit Union since 1999 with the merger of The Atlanta Penitentiary Federal Credit Union and has served on our board since 2013.



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!

High School Seniors

It's scholarship time

Attention High School Seniors. It is time for the **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 12 counties we serve. Any high school student that is a member of The Southern or qualifies for membership is encouraged to apply for **The Southern Credit Union Scholarship for Success** for 2023.

Our goal is to establish a financially supportive relationship with students that will last through college and beyond. The Southern Credit Union will award a total of \$12,000 in scholarships to students who are motivated in their academics, active in their schools, and contributing to their community.

For details and to apply for the scholarship, scan the QR code or go online to www.southernonline.org → select Contact Us in the left navigation, under Community select Scholarship. Your completed scholarship application must be postmarked and video uploaded to YouTube no later than April 28, 2023.

* 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.



05/09/1990

HOLIDAY CLOSINGS

NEW YEAR'S DAY

Monday, January 2nd, 2023

MARTIN LUTHER KING JR DAY

Saturday, January 14th, 2023

Monday, January 16th, 2023

PRESIDENT'S DAY

Saturday, February 18th, 2023

Monday, February 20th, 2023

STATISTICALLY SPEAKING AS OF NOVEMBER 30, 2022

Assets	\$539,072,129
Shares	\$506,633,394
Loans	\$215,143,713
Members	32,630

DIVIDEND NEWS AS OF DECEMBER 31, 2022

Balance

\$100.00-\$2,499.99	0.05%
\$2,500.00-\$9,999.99	0.05%
\$10,000.00-\$24,999.99	0.05%
\$25,000.00-and greater	0.05%
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

JONESBORO

2236 Mount Zion Road
Jonesboro, GA 30236

LOBBY HOURS

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

DRIVE-THRU HOURS

Monday - Friday 8:30 a.m. - 5 p.m.
Saturday 9:00 a.m. - 12 p.m.

ATM + NIGHT DROP ON LOCATION

PEACHTREE CITY

1400 Commerce Drive
Peachtree City, GA 30269

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

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. - 4:30 p.m.

ATM + NIGHT DROP ON LOCATION

GRIFFIN

1610 Highway 16 West
Griffin, GA 30223

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

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

SHARPSBURG

1790 Hwy 154
Sharpsburg, GA 30277

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



CALL US TODAY!

770.719.1111 • 800.338.5882
NMLS#411595

Federally insured by the NCUA.

