

SECOND QUARTER 2023

# SOUTHERN Style



## Rate VS Reward: Which should you focus on?

Are you ready to save big? It's time to stop focusing on rewards and start paying attention to credit card rates. Sure, it's fun to get free stuff from your credit card rewards program, but it's not nearly as rewarding as keeping more of your hard-earned cash.

At The Southern, our focus is keeping our credit card rates low by eliminating the costs of expensive rewards programs that result in higher credit card rates to our members. If you tend to keep a balance on your card, the example below shows how a lower rate credit card could be the better choice for you.



	National Credit Card	TSCU VISA Gold Credit Card
Average Credit Card Rate	24.59%	9.90%
Average Credit Card Balance	x \$8,000.00	x \$8,000.00
Annual Interest Paid	\$1,967.20	\$792.00
Annual Savings Using TSCU Visa	\$0.00	<b>\$1,175.20 Savings</b>

*If you have a 1.5% - 2.0% cash back credit card and keep an average balance of \$8,000, you will need to spend between **\$58,000 - \$78,347** annually to equal the savings of using a TSCU Visa with a lower rate!*

It may seem like a small difference but the savings can really add up over time!  
Go to [southernonline.org](https://southernonline.org) to compare our credit card options.



# Announcing Temporary Branch Change

We're pleased to announce that we soon will be making some extensive improvements to our Newnan Branch! In order to facilitate the renovation, we'll be temporarily closing our current branch and relocating to a short-term location.



Over the next few weeks, we will be working to equip the temporary location to offer full lobby services. **The last day of operation for our current Newnan Branch will be Tuesday, August 15th and the Newnan Temporary Branch will open Monday, August 21st.** During those few days while we move, our Sharpsburg location will be the closest alternative for in-person transactions or you can access your accounts 24/7 online or through our mobile app.



Keep a look-out for updates on the renovation progress. Thank you for your patience during these temporary changes!

**Temporary Location Address**  
**Starting Monday, August 21st**  
6 Jefferson Parkway, Newnan

Follow Us  
for updates



**Uchenna Ukonu**  
Howard University  
\$5,000

**Sonja Sutcavage**  
University of Georgia  
\$3,000

**Osasu Omobude**  
Embry-Riddle  
Aeronautical University  
\$2,000

**Caden Storm**  
The University of Georgia  
\$2,000

*Congratulations to the winners of...*

## The Southern Credit Union Scholarship for Success!

The Southern is proud to announce the recipients of our Scholarship for Success. We are awarding a total of \$12,000 in scholarships to four qualified high school seniors.

We had many great responses when we asked high school seniors to send in a short video answering one of the two questions we presented. Everyone who sent in a video was eligible, and four stand out applicants are our lucky recipients.

Congratulations to all of our winners, and a special 'Thank You' to everyone who participated! We wish all of our Seniors the best of success as they begin their next adventure.

## Ready to unlock the hidden equity in your home?



11-22-1976

Summer is the perfect time for home projects. Do you have a vision for your home but not the budget? A home equity loan can help you bring that vision into reality. Whether it's remodeling, adding an addition, or debt consolidation – with a home equity loan from The Southern, you can do it all.

With lower interest rates, flexible terms and a quick approval process, access to funds may be easier than you think. Stop dreaming about what could be and make it happen with a home equity loan from The Southern. Call 770.719.1111 to speak with one of our Mortgage Representatives to discuss your options.

## Instant Issue for Debit Cards now available!



04/11/1966

The Southern Credit Union is happy to announce the roll out of Instant Debit Card Issuance.

The service is now available at our Fayetteville, Peachtree City, Mt. Zion, Griffin and Sharpsburg locations. Service for LaGrange and McDonough will be available in late June to early July.

With Instant Debit Card Issuance, cards are issued on-site. Members can begin using the card within minutes.

Instant Issue is offered any time a member opens a new checking account or requests a new card.

Currently, only NEW debit cards can be instantly printed and made ready for immediate use. Credit cards are not yet eligible at this time.



## Steps to Avoid Mobile Text Scams

- Delete text messages that ask you to confirm or provide personal information.
- Don't reply, and don't click on links provided in the message.
- Treat your personal information like cash.
- Report spam texts to your carrier by forwarding them to 7726 (SPAM), free of charge.
- Review your cell phone bill for unauthorized charges, and report them to your carrier.
- Call your carrier's customer service number (usually 611) and instruct them to "Block all text messages sent to you as email" and "Block all multimedia messages sent to you as email."
- Check with your mobile provider about the other options to block future spam messages.
- Set up and use a free email account that's only for things like promotions, contests, and similar.



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!



# First Car? Fast Car? Family Car?

Buying a new car is an exciting and important decision. When looking for a car, there are three key points to consider:

**Budget** - It's important to determine your budget before beginning the shopping process. Don't get caught up in the excitement while shopping and overspend.

**Financing** - We can help you determine what you are comfortable spending and get you pre-approved and ready to shop!

**Value** - Always take value into account when buying a car. The price tag should never be the only deciding factor when making this big purchase. Research models and compare features that may influence your decision-making process.

We are here to help! Call us at 770.719.1111 for questions or to get pre-approved. Happy Shopping!

## HOLIDAY CLOSINGS

**INDEPENDENCE DAY OBSERVED**  
Tuesday, July 4th, 2023

**TSCU EMPLOYEE APPRECIATION DAY**  
Saturday, August 26th, 2023

**LABOR DAY**  
Saturday, September 2nd, 2023  
Monday, September 4th, 2023

**COLUMBUS DAY**  
Saturday, October 7th, 2023  
Monday, October 9th, 2023

## STATISTICALLY SPEAKING AS OF MAY 31, 2023

Assets	\$537,706,228
Shares	\$499,041,145
Loans	\$220,223,379
Members	32,615

## DIVIDEND NEWS AS OF MAY 31, 2023

Balance	
\$100.00-\$2,499.99	0.060%
\$2,500.00-\$9,999.99	0.060%
\$10,000.00-\$24,999.99	0.075%
\$25,000.00-and greater	0.075%
Share Draft	0.015%
IRA Shares	0.500%

## 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 - 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

### 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 - 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

### 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



**CALL US TODAY!**  
770.719.1111 • 800.338.5882  
NMLS#411595

Federally insured by NCUA.

