



FIRST QUARTER 2024

SOUTHERN Style

Understanding Your Credit Score

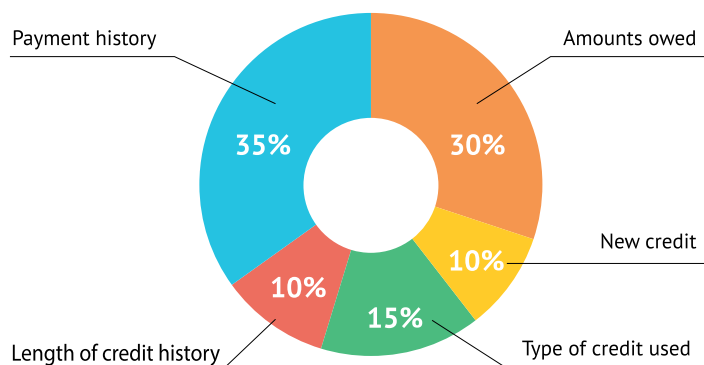
Understanding credit can be complicated, but it doesn't have to be. Find out how your financial decisions can impact your credit report and credit score.



What is a credit score?

A credit score is a three-digit number designed to represent your credit risk, or the likelihood you will pay your bills on time. In general, a higher credit score represents a higher likelihood of responsible financial habits. However, every lender weighs credit scores differently, meaning there are no hard-set rules for what makes a "good" or "bad" score. Each of the three nationwide credit bureaus uses a slightly different method of determining your score.

WHAT MAKES UP YOUR CREDIT SCORE?



How to improve your credit score

In order to improve your credit score, you should first know how it's calculated. Your credit score is derived from looking at five factors:

- Your payment history
- The amounts you owe
- The length of your credit history
- Your mix of credit in use
- The number of new accounts you've opened

With that in mind, here are a few tips to help improve your score:

- Pay your bills on time
- Only apply for new credit when you need it
- Don't spend too much on credit

Are you working to establish a credit history? Start building it now with a low-interest Visa® Credit Card from The Southern! Call us today at 770.719.1111 or go online to southernonline.org to apply!



FAMILIES WITH HIGH SCHOOL SENIORS

*SCHOLARSHIP
APPLICATION
ENDING SOON!*

**Deadline
April 30,
2024**



The deadline for applications to our Scholarship for Success is quickly approaching. Go to www.southernonline.org > Contact Us > Scholarship for application details.

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 residing in one of the following counties and planning to attend a two-year or four-year college, university or a vocational/technical school is encouraged to apply: Clayton, Henry, Fayette, Fulton, Spalding, Butts, Coweta, Troup, Meriwether, Pike, Lamar, and Upson.

The deadline for applications is April 30th, 2024. Each applicant must be a member or eligible for membership in The Southern Credit Union.

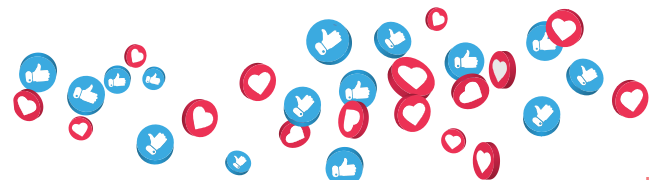
Reminder to Our Members

Annual Meeting

The annual meeting is just around the corner! We invite you to come out and help us celebrate 61 years of serving our communities. Enjoy refreshments, door prizes and the chance to visit with other members too. The credit union exists only to serve you and your support is greatly appreciated.

Monday, April 22nd, 2024 at 5:30 PM
in the Carriage House behind our
Fayetteville Branch located at:
430 East Lanier Ave. • Fayetteville, GA 30214

Call our Telephone Service Center at
770.719.1111 if you have questions.



6 Items to Remove from Your Social Profiles

Your date of birth, including the year

Your phone number

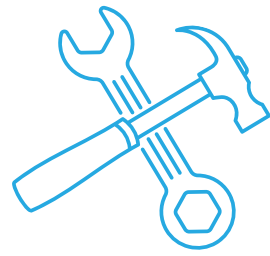
Your physical address

The name of your high school
or college

Your pet's name

Middle names and maiden names

Newnan Branch Renovation Updates!



Follow Us
for updates



Demolition is underway at our Newnan Branch! Interior demolition is about complete and exterior demo is right on schedule. We are excited to see the changes begin and thank you for your patience. **As a reminder we have a temporary location at: 6 Jefferson Parkway, Newnan.**

Juice Jacking

USB charging stations are a common sight in shopping centers, airports, hotels, fast-food, and restaurants. But be cautious with these conveniences.

Criminals tamper with the charging stations or cables in public areas and install malicious software that can invade, damage, steal or delete data from your phone. This is because USB cables allow the transmission of both power and data streams simultaneously.

How can I tell if I've been juice jacked?

- ⇒ A sudden surge in battery consumption or rapid loss of charge.
- ⇒ The device operating slower than usual, or restarting without notice.
- ⇒ Apps taking a long time to load or frequently crashing.
- ⇒ Changes to device settings that you did not make.
- ⇒ Increased or abnormal data usage.

How do I protect myself?

The tampering of USB charging stations or USB cables is almost impossible to identify. But there are some simple ways to protect your data.



- ⇒ Avoid USB power charging stations.
- ⇒ Use AC power outlets rather than USB ports.
- ⇒ Use a portable battery power bank (your own, not a borrowed one!).
- ⇒ Carry your own charging cable and adaptor.
- ⇒ Use a data-blocker device. These devices physically prevent data transfer and only allow power to go through while charging.

If you must use a charging station, keep your phone locked while doing so. USB ports typically don't sync data from a phone that is locked. Most mobile phones will ask your permission to give the USB port access to your phone's data when you plug in. If you're using an unknown or untrustworthy port, make sure you decline.



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!



81% of people prefer to pay with cards over cash.



If you are not shopping with a VISA® Credit Card from The Southern, you are missing out!

Enjoy the convenience of shopping from home AND save money with our everyday low rates. Call us at 770.719.1111 for details or go to southernonline.org!

HOLIDAY CLOSINGS

MEMORIAL DAY

Saturday, May 25th, 2024
Monday, May 27th, 2024

JUNETEENTH OBSERVED

Wednesday, June 19th

INDEPENDENCE DAY

Thursday, July 4th

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STATISTICALLY SPEAKING AS OF FEBRUARY 29, 2024

Assets	\$525,850,440
Shares	\$481,013,802
Loans	\$222,685,513
Members	31,961

DIVIDEND NEWS AS OF FEBRUARY 29, 2024

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

6 Jefferson Parkway
Newnan, GA 30263

LOBBY HOURS

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



CALL US TODAY!

770.719.1111 • 800.338.5882

NMLS#411595

Federally insured by NCUA.

