

THIRD QUARTER 2023

SOUTHERN Style

60TH
ANNIVERSARY

*Beat the holiday rush
and shop early!*



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.

*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!*

Benefits of a balance transfer include:

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

* 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.



Tips for Safe Shopping on Amazon



If you buy something on **Amazon**, you're not necessarily buying directly from **Amazon**.



What You Should Know

The retail giant offers buyers access to third-party sellers. Many, if not most, are likely legitimate sellers, but beware that scammers are lurking in the marketplace. The scammer will try to get you to make your purchase outside of the normal Amazon process.



Amazon Scams

Fraudsters will call and email impersonating Amazon in an attempt to collect your credentials and personal information.

Fake Phone Calls

SCAM: You may receive a call from an automated voice recording alerting you that a large purchase was made on your Amazon account. To resolve this matter, you are asked to dial "1" to be connected to Amazon technical support. Once connected, the fraudster will ask you for your name, phone number, credit card information, passwords, etc.

WHAT TO DO: Do not provide any account information. *Amazon will never call you unless you have initiated contact first* or ask for your passwords and credit card information.

What You Should Do



- Only pay for items you are considering through Amazon on the Amazon.com website.
- Read reviews. If a seller has tried to scam someone, chances are good its reviews will reflect that.
- If you run into trouble with a third-party seller on Amazon, make use of the Amazon A-to-Z Guarantee, which guarantees purchases from third-party sellers when payment is made on the Amazon.com website.

Fake Amazon Emails:



SCAM: Amazon generally contacts customers via email. Fraudsters attempt to trick you by sending out phishing emails imitating Amazon support. These emails will claim there was a billing problem or a suspicious login on your account.

WHAT TO DO: Click "Reply" to reveal the real sender's email address. Do not click the links provided in the email or download the document files – this is their way to phish you or remote control your device.

Things Hackers Do With Your Email Address



- ✗ Use your email to change passwords for online accounts.
- ✗ Send you phishing emails to obtain your passwords.
- ✗ Send personal emails from your address.
- ✗ Steal your ID or use personal information to build a fake identity.
- ✗ Search your email folders for your login credentials, active online accounts, contacts, employment info, etc.

Tip - Remove all emails that contain Financial Information, Personal Identifiable Information (PII), Account Login Credentials, and Payment Card Data.



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), scan the QR code or 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.



* 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 2023, December 2023 or January 2024 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 () _____



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!



Toys For Tots

We are proud that our Peachtree City and Fayetteville Branches are official **Toys For Tots** Collection locations. *Please help us fill our boxes this season!*



Protect Your Account When Calling The Southern

Today's scammers are clever and have more ways than ever to access our bank accounts. When calling The Southern Credit Union's Telephone Service Center, the best way to prevent fraudulent calls is to have a **Call In Password** set up on your account.

Knowing your **Account Number** and **Password** when calling into the TSC will not only keep your account safe but also expedite our Telephone Service Center Representatives access to your account.

To add a **Call In Password** to your account, we require a written request with your signature and the last 4 digits of your account number. You can fax your request to 770-692-7339, access our secure upload portal at southernonline.org or stop by one of our branches.

HOLIDAY CLOSINGS

COLUMBUS DAY

Saturday, October 7th, 2023
Monday, October 9th, 2023

THANKSGIVING

Thursday, November 23rd, 2023
Friday, November 24th, 2023

CHRISTMAS OBSERVED

Saturday, December 23rd, 2023
Monday, December 25th, 2023

NEW YEAR'S DAY

Saturday, December 30th, 2023
Monday, January 1st, 2024

STATISTICALLY SPEAKING AS OF AUGUST 31, 2023

Assets	\$530,680,126
Shares	\$492,011,103
Loans	\$223,189,124
Members	32,413

DIVIDEND NEWS AS OF AUGUST 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%

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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

6 Jefferson Parkway
Newnan, GA 30263

LOBBY HOURS

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

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 NCUA.

