

# Southern *Style* SUMMER 2019

3/26/67



## Mortgages

Sometimes it takes more than a click.

**Are you currently house hunting or plan to be in the near future?** If you plan on using mortgage financing to pay for your home, you will soon discover that there's no shortage of options available to you. You can meet with a local mortgage professional, apply for mortgages online and even download mobile apps that promise to set you up with a mortgage. However, is every option equal?

**Some quick questions you need to ask before you begin your mortgage search.**

- Reputation matters. Local reputation means you are not just a number.
- Can you get your specific questions answered by an app?
- Does an app give you the choices that are best for you and your personal circumstances?
- Will the app meet with you and go over the different options that will save you the most money?
- Who do you call when you have urgent questions about your mortgage?

Let's explore why your Credit Union mortgage professional is better than an app. You will want to place your trust in a human mortgage professional.

### **The Southern Mortgage Team Has Local Experience**

The first and most important reason you will want to work with The Southern mortgage professional is our understanding of the local real estate market. While you are likely to be working with a real estate agent, your mortgage advisor is another pair of eyes-and-ears that can help to keep your home purchase on the right path. We are also working regularly with many local clients and can share insight and information that no website or app will be able to come up with.

### **Our Lenders Work with Your Unique Financial Situation**

Online and app-based mortgage technology is... cold. Algorithms are processing the math and other hard facts about your financial history, with little consideration of you and your family as people. When you meet with The Southern mortgage advisor, you're speaking with someone who understands the challenges that regular people face. We have also worked with numerous other clients and can appreciate why certain circumstances may have come up in the past.

### **A Human Will Go To Bat For You If Needed**

Finally, don't forget that our mortgage team is invested in your success. A mobile app isn't going to understand when it needs to go the "extra mile" to ensure that you get the financing you need. You can trust that a human will push for that extra bit of funding or those better repayment terms as they're on your side.

Having someone at The Southern who is local, knows the market, and can help you through the process of buying a home will always beat an app. With over 50 years of serving the south metro area The Southern is your local mortgage lender. Contact your local branch of The Southern at 770.719.1111 or go to [southernonline.org](http://southernonline.org) to see the difference a live, local lender can make.

### **Value, What about Value?**

Every area has different attributes and local lenders use local appraisers which give you the most accurate value. Your Credit Union uses local appraisers to ensure you receive a fair value for your biggest asset.

For more information please call The Southern Credit Union at **770.719.1111** or go to [southernonline.org](http://southernonline.org) for more information.

*Call Today!*

## THE SOUTHERN IS PART OF THE ALLPOINT NETWORK

Members of The Southern Credit Union can access cash from just about anywhere in the U.S. surcharge-free\* through the Allpoint ATM network.

**So what is an ATM surcharge?** An ATM surcharge is the extra fee you normally pay for not having an account with the bank that owns the ATM you're using. That fee can be as much as \$3.50 or more with some banks, but with Allpoint, it's free. With more than 55,000 ATMs coast to coast, Allpoint is your single largest source for surcharge-free ATM access.

The Southern is making it easier for members to withdraw money from their accounts and check account balances through the Allpoint ATM network. These ATMs are conveniently located in destination retail outlets including major discount retailers, convenience, grocery, and pharmacy stores nationwide.

To find a convenient Allpoint Network ATM, members can visit [www.allpointnetwork.com](http://www.allpointnetwork.com) or download the Allpoint mobile app for your smartphone. When a member enters his or her location, the ATM locator brings up all the nearby Allpoint Network ATMs, providing exact addresses of the ATM sites in closest proximity to the location entered.

\*Non-surcharge related fees for using a non-TSCU ATM may apply. Please refer to the TSCU rate and fee schedule.

55,000+  
ATM's



## Tips from the Ladies of The TSC



### Going on a trip!

Visit any credit union across the country that displays the Co-Op shared branch logo and easily access your accounts with The Southern. More than 4,000 credit unions nationwide enable you to perform your financial transactions at your convenience, and that allows you to kick back and enjoy your trip. After all, that is what a vacation is all about, relaxing!

Each of the Credit Union Service Centers display the Co-Op logo. All you need to do is present your member number with a valid photo ID, and a member service representative will help you transact your business: deposits, withdrawals, or transfers. For a list of participating locations, please visit

[www.co-opsharedbranch.org](http://www.co-opsharedbranch.org)

\*Some restrictions may apply, based on locations cash availability. Availability of funds deposited will depend on your credit union's policy. Funds may not be immediately available.

## ELDER ABUSE

Protecting Yourself and Your Loved Ones



Today, America's seniors face numerous threats. Last year alone there were nearly six million cases of elder abuse—with many more unreported. Among the many threats to aging Americans is Financial Abuse, a category of abuse that can range from the misuse of funds to embezzlement.

If you or a loved one are being abused, exploited, or scammed, contact your local Adult Protective Services office or local law enforcement. Also, be sure to contact the Credit Union to inform us of any sensitive information the abuser might have regarding your accounts. You may need to request that we place holds on your services, set a password on your accounts, enact stop payments, and even change your account numbers, etc. to prevent losses.

## Fayetteville Branch Construction:

The Teller line at our Fayetteville branch will tentatively be closed August 19th and 20th.

Please use the Drive-Thru for all teller transactions. Lobby will be open for all other member services. Please check our website for any construction updates. In a hurry? Just give us a quick call at 770-719-1111 for more information.



## The Southern has the right auto loan for you.

The Southern offers great low rates on new car loans along with money-saving deals on extended warranties and GAP (Guaranteed Asset Protection) insurance, which covers the difference between the actual cash value of your vehicle and the amount you owe if your car is totaled due to an accident.

Before you shop for your next car, check with The Southern. We can assist you with information to help you get the best deal. One of our loan officers will be happy to sit down with you and get you preapproved for an auto loan to buy that next vehicle. That takes some of the pressure off when bargaining begins at the dealership.

### Financing is easy.

Save money and enjoy personal service from someone you trust.

- Easy application
- Local decision making
- No prepayment penalties
- Preapprovals for bargaining power
- Convenient online payments

Apply in person, by phone or online at [www.southernonline.org](http://www.southernonline.org)

Call Today!



\*2.65% Annual Percentage Rate (APR) is limited to new automobiles, which include 2018, 2019 and 2020 model year vehicles. Qualifying vehicles must have been purchased within 90 days from the date of loan origination. Those vehicles titled more than 90 days from origination will be considered used automobiles, in which regular rates would apply. 2.65% APR is limited up to and including a maximum of 48 months of repayment. APR: Annual Percentage Rate based upon approved credit. Offer subject to change without prior notice.

## Know the risks that come from using cash apps

By now, most people have heard of Zelle and Venmo, the apps that let you send money to family and friends, just by tapping a few buttons on your phone.

But many people don't realize that the convenience of these apps doesn't come with the protection you expect from a bank or credit card. There are a growing number of people complaining that they've lost money using the apps.

"Because money can be transferred so quickly into someone else's bank account, these Peer to Peer (P2P) platforms are the perfect payment mechanism for scammers," John Breyault at Fraud.org told NBC News (a project of the National Consumers League). "All you need to get the money is a cellphone number or email address. That's why it's so important for people to be really careful when they're using these apps."

Experts say P2P apps are not for online shopping. The apps are to be used for a quick and easy way to give money to **someone you know**. Most use the app to pay someone back for their part of a restaurant bill or to send money to a friend or family member.



In fact, Venmo specifically says using it to send or receive payments for goods or services violates its terms. Your transfer will not be protected if you violate the user agreement.

"Venmo is designed for payments between friends and people who know and trust one another," said Justin Higgs, Venmo's director of corporate affairs. "Venmo's User Agreement states that the platform should not be used to accept payment from (or send payment to) another user for a good or service."

Despite this advice, it's easy to get a false sense of security using these digital payment apps. Ultimately, treat your P2P payments as you would cash. If you wouldn't feel comfortable giving a stranger cash before receiving a product or service, don't send that person money by a cash app. Once the money is gone, it's gone.



### HOW IT WORKS:

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 1-800-338-5882

**AND WIN \$50!**

(9/30/2019)



11/20/83



# Change is good...For you when you switch

All credit cards are not created equal! With The Southern's Visa®, you have more selections, more value and more benefits.

Whether you're trying to build your credit, secure the lowest possible rate, The Southern Visa® deliver. Get the spending power you need at a competitive rate with a card tailored to your needs.

With The Southern Visa® Credit Card, you'll receive:

- **Online account management**
- **Visa transaction Alerts**
- **Low rates and fees for maximum affordability**
- **Worldwide acceptance for maximum purchasing power**
- **Cash advance at the same rate**
- **And more!**

Don't wait to take control of your spending. contact us at **770.719.1111**, or apply online today at **southernonline.org**

## Managing Your Finances with a Reloadable Visa Card



The Southern takes pride in helping our members achieve financial success, and few tools are greater for personal budgeting than a reloadable Visa pre-paid card! With a reloadable card and a savings or checking account, you can manage your weekly budgets, teach your children about money management and make your life easier.

How does it work? It's a prepaid Visa debit card which means you can spend up to the entire value placed on the card anywhere Visa debit cards are accepted. You can shop in stores, online, over the phone, and by mail order. You can get cash at ATM's worldwide. Each time you make a purchase, the amount of that purchase is automatically deducted from the card.

- Easy to Use - Make purchases while avoiding the risk of carrying cash.
- Deposit your paycheck so you never run out of cash.
- Primary cardholders can order secondary VISA cards online for family members or traveling companions.
- 24-Hour Cash - Obtain cash at ATMs 24 hours a day.
- Reloadable from anywhere - reload your prepaid card online, 24 hours a day, or simply stop by your local branch.
- Zero Liability - Offers protection from fraudulent use of a lost or stolen card.

For more information on The Southern's Visa pre-paid cards, please call **770.719.1111**, or **southernonline.org** or visit any of our locations!

## WELCOME TO THE SOUTHERN:

RESIDENTS & THOSE WHO WORK IN CLAYTON COUNTY

MAUSER PACKAGING SOLUTIONS  
NEWNAN, GA

JONESBORO POLICE DEPARTMENT  
JONESBORO, GA

### HOLIDAY CLOSINGS:

#### LABOR DAY

Saturday, August 31st, 2019  
Monday, September 2nd, 2019

#### COLUMBUS DAY

Saturday October 12th, 2019  
Monday October 14th, 2019

### STATISTICALLY SPEAKING AS OF MAY 31, 2019

Assets	\$403,912,724
Shares	\$356,104,131
Loans	\$200,718,345
Members	33,097

### DIVIDEND NEWS AS OF MAY 31, 2019

Balance	
\$0.00-\$99.99	0.10%
\$100.00-\$2,499.99	0.10%
\$2,500.00-\$9,999.99	0.10%
\$10,000.00-\$24,999.99	0.10%
\$25,000.00-and greater	0.10%
Share Draft	0.05%
IRA Shares	0.25%



## All in the Family Membership

We're Here For You, Wherever and Whenever You Need Us

Did you know that when you join The Southern, members of your family and household can join too? That means your spouse; children, parents and other family members can take advantage of the benefits of The Southern!

By joining The Southern, you and your family/household members can enjoy:

- Free checking accounts
- Great rates on savings certificates and other savings plans
- Low mortgage rates for homebuyers
- Low monthly payments and many benefits on auto loans and other consumer loans

## 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 - Thursday 8:30 a.m. - 5 p.m.  
• Friday 8:30 a.m. - 6 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 - Thursday 8:30 a.m. - 5 p.m.  
• Friday 8:30 a.m. - 6 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

### LAGRANGE

117 Bull Street • LaGrange, GA 30240

#### LOBBY HOURS

• Monday - Friday 8:30 a.m. - 4:30 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 - Thursday 8:30 a.m. - 5 p.m.  
• Friday 8:30 a.m. - 6 p.m.

ATM + NIGHT DROP ON LOCATION

### NEWNAN

232 Bullsboro Drive • Newnan, GA 30263

#### LOBBY HOURS

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

#### DRIVE-THRU HOURS

• Monday - Thursday 8:30 a.m. - 5 p.m.  
• Friday 8:30 a.m. - 6 p.m.  
• Saturday 9 a.m. - 12 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 - Thursday 8:30 a.m. - 5 p.m.  
• Friday 8:30 a.m. - 6 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

