



tips from the telephone service center

## Checking Accounts at The Southern



Checking accounts are among the most popular type of bank account in the United States. Almost everyone needs one to make handling your finances much easier.

Did you know at The Southern, we offer a range of choices for personal checking accounts?

Basic Checking is our free checking account that is perfect for simple, personal banking. Our Checking Plus offers value added features to help grow your account and finally, our Heritage Checking has additional benefits for members age 55 and over.

For added convenience, all of our checking accounts include additional services like debit cards, online and mobile banking, Bill Pay services, direct deposits and overdraft protection to help manage your cash expenses.

To learn more about each of our checking accounts go to [southernonline.org](http://southernonline.org) → Account Services → Checking or call us at 770.719.1111 or 800.338.5882 to speak with a representative. You will get personal service from our Telephone Service Center and be able to speak with a real person to answer your questions!

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!

### THE SOUTHERN CREDIT UNION PRIVACY NOTICE:

The Southern Credit Union annual privacy notice is available online at [southernonline.org](http://southernonline.org). If you would like a paper copy, please call 770.719.1111 or 800.338.5882.

FALL 2020

SOUTHERN Style

community news

## New Branch Opening Soon!

We are pleased to announce that our new Sharpsburg location at **1790 Hwy 154, Sharpsburg** will be opening late Fall 2020.

Providing value to our members is important to us, and we know this new location will do exactly that!

Once the Sharpsburg location opens, the Newnan Branch will operate drive-thru service only while planning begins on renovating that location.

Keep a look out for more details.

## Sharpsburg



A PUBLICATION FOR MEMBERS OF THE SOUTHERN CREDIT UNION

## Keep the Holiday Season Affordable

*With Our Low-Rate Visa® Credit Card*

*Tis' the season to get shopping! The holidays are quickly approaching, and we want to let our friends and family know how important they are to us.*

The average American spends about \$1,476 during the holiday season. Let us help you shop and not break the bank or your budget with our low-rate Visa Credit Cards. You save money even before you start shopping.

Do you have a high-rate credit card with another financial institution or department store credit card? Not a problem! Start saving instantly when you transfer the outstanding balances to a low-rate Visa Credit Card at The Southern!

### Features include:

- Fixed Rates as low as 7.0% APR\*
- No transfer fees
- Online access to manage your Credit Union Visa Account
- No hidden fees
- Visa's Zero Liability Policy protects you from lost, stolen or fraudulent charges, online or offline



Call us today or apply online at [southernonline.org](http://southernonline.org) and start shopping!

### HOLIDAY CLOSINGS

#### COLUMBUS DAY

Saturday October 10th, 2020  
Monday October 12th, 2020

#### THANKSGIVING DAY

Thursday, November 26th, 2020  
Friday, November 27th, 2020

#### CHRISTMAS

Thursday, December 24th, 2020  
Friday, December 25th, 2020

#### NEW YEARS DAY

Friday, January 1st, 2021

### STATISTICALLY SPEAKING AS OF AUGUST 31, 2020

Assets	\$457,536,263
Shares	\$403,225,440
Loans	\$197,201,027
Members	32,802

### DIVIDEND NEWS AS OF AUGUST 31, 2020

Balance	Rate
\$100.00-\$2,499.99	0.025%
\$2,500.00-\$9,999.99	0.025%
\$10,000.00-\$24,999.99	0.025%
\$25,000.00-and greater	0.025%
Share Draft	0.025%
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. - 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

#### 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 - Thursday 9 a.m. - 4 p.m.  
Friday 9 a.m. - 5 p.m.

#### DRIVE-THRU HOURS

Monday - Friday 8:30 a.m. - 5 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 - 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

#### LOBBY HOURS

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

\* Annual Percentage Rate. Your APR may vary depending on your credit history. The rate is the Prime Rate plus 3.75% as published in the Wall Street Journal as of the last day of business each month.



Brighter Days Ahead

## Use Your Home for Debt Consolidation

You've put a lot into your home – now is the time to use its value! A Second Mortgage from The Southern could be your best bet to consolidate your high interest rate payments and save you money each month.

U.S. Consumer Debt is at a record high of almost \$4 trillion dollars. Are you one of the many Americans paying several different lenders every month? Stop juggling multiple loan and/or credit card payments and make life easier with one easy monthly payment. We can help!

When your financial obligations are spread over multiple accounts with high interest rates, paying it all down quickly and efficiently can be a challenge – especially when you're paying only the minimum. (See a savings example below)

Credit Card	Balance	Monthly Payment	Second Mortgage
1	\$12,800.00	\$560.00	
2	\$5,300.00	\$170.00	\$20,900.00
3	\$2,800.00	\$90.00	
Total Balances: \$20,900.00			
<b>Total Monthly Payment:</b>		<b>\$820.00</b>	<b>\$149.41</b>
<b>Monthly Payment Savings of \$670.09*</b>			

Is this a right fit for you? There are three main reasons to consider consolidation: to save money by getting a more favorable interest rate, extend repayment terms and to manage multiple debts easier with only one monthly payment.

If this fits your situation, contact one of our Mortgage Representatives at 770.719.1111 or 800.338.5882 for more information and to answer your questions.

*With The Southern Credit Union – we help get you Brighter Days Ahead!*

\* This is a savings example only. Second Mortgage example is based on a 15-Year Mortgage at 3.5% / 3.745 APR (Annual Percentage Rate) - 80% CLTV / 700+ Credit.

## Keep A Lookout!

There's a lot going on at The Southern Credit Union. Soon, you'll be seeing a new website, a new branch opening, and updates to the look and feel of the Credit Union.

You will still find the same great people greeting you at your local branch, over the phone, and even when you interact with us online.

If you have any questions or comments, give us a call at 770.719.1111 or 800.338.5882.

*We look forward to serving you for years to come!*



## We Make Fun affordable

Hurry! Promotion Ends Soon!

Many of our members have already taken advantage of our **#GetOutdoors** promotion and have been spending time outdoors with family on their new boat, a new camper or even a new golf cart! With travel options still uncertain, we want to help you get outdoors too!

Whether it's taking the family on an epic road trip in your RV, dreaming of riding your new motorcycle on the open road or going on an off-road adventure, we can help get your family out of the house!

At The Southern, we take pride in working with each member to find a loan option that fits your needs. Plus...with our **#GetOutdoors** promotion, you can **save an additional 0.5% off** our already low rates!\*\*

We make shopping easy by getting you preapproved! Give one of our representatives a call at 770.719.1111 or 800.338.5882 and mention our **#GetOutdoors** promotion to save more!



\* 3.50% Annual Percentage Rate (APR). Rate is based on a 24 month term, includes a 0.25% equity discount and a 0.5% promotional discount. Term of up to 60 month; Estimated monthly payment of \$18.88 per \$1,000.00 borrowed. Rates shown are lowest rates available and may vary depending on loan type, term and applicant credit history. Rates subject to change without notice.

\*\* Limited time promotional discount of 1/2 of 1 percent off qualifying rate.



member services

## Be Southern Safe

### Shop Safely Online This Holiday Season

It is that time of the year again and COVID-19 has changed how we shop. Most likely you will be doing a good bit of your holiday shopping online. Here are a few tips to help keep your accounts protected this holiday season.

- **Research retailers online** to make sure they're legitimate. Look them up online to see if they have negative feedback.

- **Make sure the website is secure.** There are several ways to make sure the website you are about to shop on is safe. Look for the padlock symbol in the address next to the website address. Also, the website address should start with https://. Finally, you can click on the padlock symbol or just to the left of the address bar and see the information for the site certificate.

- **Know your rights** and the company's return policy.

- **Keep software and virus protection up-to-date** and use strong passwords for online accounts.

- **Do not use public Wi-Fi.** Coffee shops, hotels, restaurants, etc., often have unsecured connection and your information can be easily accessed.

- **Pay using a credit card.** You will have more protection.

**Be smart.** Protect your information and enjoy your holidays!

Congratulations to our 2020 winners of ...

## The Southern Credit Union Scholarship for Success!

2020 has been a difficult year and we are happy to be able to start this tradition of supporting hard working high school seniors in our communities. Congratulations to our 2020 seniors and to the winners of our first annual 2020 Scholarship for Success!

We had a great response when we asked high school seniors to send in a short video answering one of the two questions we asked. All who shared their videos were entered, and 8 local teens were each awarded a \$1,000 scholarship. We chose a winner from each of the counties we serve that had video entries.

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.

Noah Sweatman  
Covenant College

Chloe Crofts  
Boyce College

Paytn Bailey  
University of North Georgia

Kimberly Aiken  
Augusta University

Ryan Williams  
Kennesaw State University

Ashton Peoples  
Brown University

LinDell McFadden  
Clayton State University

Merideth Lew  
Georgia Southern University

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