






tips from the telephone service center

Keep Us Informed!

It is important to keep your contact information up-to-date with us. This will help us reach you quickly if we have a concern about your account or a suspicious transaction, or if there is important information we need to provide to you. It will also allow us to keep you informed of special offers that may be of interest to you.

If you have changed your mailing address, email address, or phone number, we have several convenient ways for you to update us.



-  Log into Online Banking → Settings → Secure Forms or to southernonline.org → Membership → Secure Forms
-  Visit a branch and speak with a Member Service Representative
-  Send your written, signed request to us at: The Southern Credit Union, P.O. Box 1509, Fayetteville, GA 30214-6509 or fax to 770.460.3209.

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. If you would like a paper copy, please call 770.719.1111 or 800.338.5882.



A PUBLICATION FOR MEMBERS OF THE SOUTHERN CREDIT UNION

rates as low as **1.49%*** APR

Here's Something to Smile About

A New Year Brings New Lower Rates!

A new year brings new, super low rates at The Southern! Maybe it's time for a new family car, a motorcycle or even a new boat or RV. We make shopping easy with quick pre-approvals, flexible payment terms and low rates so you can keep more money in your pocket.

Whether you're looking to make a new purchase, or even want to refinance your auto loan from another lender, we have rates that will put a smile on your face!

Call us today at 770.719.1111 or 800.338.5882 to get pre-approved. Know what best fits your budget before you shop!



New and Used Autos



Recreational Vehicles

rates as low as **3.50%**** APR

* 1.49% Annual Percentage Rate (APR) auto loan is limited to new automobiles which include 2020 or newer model year vehicles and including a maximum of 48 months of repayment. This rate includes .25% discount and may not be combined with other discounts. Rates may vary depending on loan type, term and applicant credit history. All loan promotions, rates, terms and conditions are subject to change at any time without notice. Promotion cannot be used to re-finance a current auto loan with The Southern. An auto loan with an APR of 1.49% with a term of 48 months; your estimated monthly payment would be \$21.47 per \$1,000.00 borrowed.

** 3.50% Annual Percentage Rate (APR) is limited to recreational vehicles. This rate includes .25% discount and may not be combined with other discounts. Rates may vary depending on loan type, term and applicant credit history. All loan promotions, rates, terms and conditions are subject to change at any time without notice. Promotion cannot be used to re-finance a current recreational vehicle loan with The Southern. A recreational vehicle loan with an APR of 3.50% with a term of 24 months; your estimated monthly payment would be \$43.21 per \$1,000.00 borrowed. 3.50% APR is limited up to and including a maximum of 24 months of repayment.

HOLIDAY CLOSINGS

MARTIN LUTHER KING JR DAY Saturday, January 16th, 2021 Monday, January 18th, 2021	PRESIDENTS DAY Saturday, February 13th, 2021 Monday, February 15th, 2021
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STATISTICALLY SPEAKING AS OF NOVEMBER 30, 2020

Assets	\$466,088,572
Shares	\$412,369,460
Loans	\$196,565,220
Members	32,846

DIVIDEND NEWS AS OF NOVEMBER 30, 2020

Balance		
\$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%	

Happy New Year!

LOCATIONS AND BRANCH HOURS

<p>FAYETTEVILLE 430 East Lanier Ave. Fayetteville, GA 30214</p> <p>LOBBY HOURS Monday - Friday 9 a.m. - 4 p.m.</p> <p>DRIVE-THRU HOURS Monday - Friday 8:30 a.m. - 5 p.m. Saturday 9 a.m. - 12 p.m.</p> <p>ATM + NIGHT DROP ON LOCATION</p>	<p>JONESBORO 2236 Mount Zion Road Jonesboro, GA 30236</p> <p>LOBBY HOURS Monday - Friday 9 a.m. - 5 p.m.</p> <p>DRIVE-THRU HOURS Monday - Friday 9 a.m. - 5 p.m. Saturday 9:00 a.m. - 12 p.m.</p> <p>ATM + NIGHT DROP ON LOCATION</p>	<p>PEACHTREE CITY 1400 Commerce Drive Peachtree City, GA 30269</p> <p>LOBBY HOURS Monday - Thursday 9 a.m. - 4 p.m. Friday 9 a.m. - 5 p.m.</p> <p>DRIVE-THRU HOURS Monday - Friday 8:30 a.m. - 5 p.m.</p> <p>ATM + NIGHT DROP ON LOCATION</p>	<p>LAGRANGE 117 Bull Street LaGrange, GA 30240</p> <p>LOBBY HOURS Monday - Friday 8:30 a.m. - 4:30 p.m.</p> <p>ATM + NIGHT DROP ON LOCATION</p>
<p>GRIFFIN 1610 Highway 16 West Griffin, GA 30223</p> <p>LOBBY HOURS Monday - Thursday 9 a.m. - 4 p.m. Friday 9 a.m. - 5 p.m.</p> <p>DRIVE-THRU HOURS Monday - Friday 8:30 a.m. - 5 p.m. Saturday 9 a.m. - 12 p.m.</p> <p>ATM + NIGHT DROP ON LOCATION</p>	<p>MCDONOUGH 2097 Highway 20 West McDonough, GA 30253</p> <p>LOBBY HOURS Monday - Friday 9 a.m. - 4 p.m.</p> <p>DRIVE-THRU HOURS Monday - Friday 8:30 a.m. - 5 p.m.</p> <p>ATM + NIGHT DROP ON LOCATION</p>	<p>SHARPSBURG 1790 Hwy 54 Sharpsburg, GA 30277</p> <p>LOBBY HOURS Monday - Thursday 9 a.m. - 4 p.m. Friday 9 a.m. - 5 p.m.</p> <p>DRIVE-THRU HOURS Monday - Friday 8:30 a.m. - 5 p.m. Saturday 9 a.m. - 12 p.m.</p> <p>ATM + NIGHT DROP ON LOCATION</p>	<p>NEWNAN 232 Bullsboro Drive Newnan, GA 30263</p> <p>DRIVE-THRU HOURS Monday - Friday 8:30 a.m. - 4:30 p.m.</p> <p>ATM + NIGHT DROP ON LOCATION</p>

The Southern CREDIT UNION

CALL US TODAY!
770.719.1111 • 800.338.5882
NMLS#411595
Federally insured by the NCUA.
08-09-1954



mortgage department

Get relief from your high interest HELOC or 2nd mortgage loans with other lenders! Call us today to lock in a fixed rate.

For more information about these great loans, call 770.719.1111 to speak to one of our mortgage professionals.



HIGH SCHOOL SENIORS IT'S SCHOLARSHIP TIME!

The Southern Credit Union is excited to announce our Second Annual **The Southern Credit Union Scholarship for Success**. 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: Clayton, Henry, Fayette, Fulton, Spalding, Butts, Coweta, Troup, Meriwether, Pike, Lamar, and Upson is encouraged to apply for **The Southern Credit Union Scholarship for Success** for 2021.

Our goal is to establish a financially supportive relationship with students that will last through college and beyond. The Southern Credit Union will award 12 scholarships of \$1,000 each (one to each county we serve) to students who are motivated in their academics, active in their schools, and contributing to their community.

To apply for the scholarship, you can go to www.southernonline.org and select the tab "Account Services", drop down to the "Scholarship" tab. There you will find all of the details and eligibility requirements. You can also download and print a PDF of the application and mail it to The Southern Credit Union. Or, to have the information mailed to you, call us at 770.719.1111. Applications are also available at any of our branch locations.

Your completed scholarship application must be postmarked and video uploaded to YouTube no later than April 20, 2021. Scholarship applications postmarked after this date will be automatically disqualified.



* The Southern Credit Union employees, board members and each of their immediate family members or individuals living in the same household are not eligible to enter.

Thank you for your interest and good luck!



From Left to Right - Lauren Brubaker (Member Service Representative), Bethany Williams (Teller), Paula Hasberger (Branch Manager), Barry Griffin (VP of Branch Services), Martha Jean Whitlock (Teller)

Our new **Sharpsburg Branch** is NOW OPEN!

We are excited to announce our newest branch located at **1790 Hwy 154, Sharpsburg, GA 30277** is **NOW OPEN!** Below are hours for our new location and please note changes to our Newnan Branch as well.

Sharpsburg Branch Lobby Hours

Monday-Thursday 9:00 a.m. - 4:00 p.m.
Friday 9:00 a.m. - 5:00 p.m.

Drive-Thru Hours

Monday-Friday 8:30 a.m. - 5:00 p.m.
Saturday 9:00 a.m. - 12:00 p.m.
ATM/Night Drop on Location

Newnan Branch Drive-Thru Only

Monday-Friday 8:30 a.m. - 4:30 p.m.
ATM/Night Drop on Location



The annual meeting is just around the corner. Unlike other financial institutions whose meetings are restricted to a few shareholders, your Credit Union is a financial cooperative with annual meetings open to its valued member-owners: **You!**

The annual meeting will be held on **Monday, April 26th, 2021* at 6:00 PM in the Carriage House behind our Fayetteville Branch, located at 430 East Lanier Ave, Fayetteville, GA 30214.**

Give us your feedback and let us know how well the Credit Union is servicing your financial needs. The Credit Union exists only to serve you, and your support is greatly appreciated.

Here's how it works: This year the Nominating Committee has submitted the names of Morris Kelly and Wilton Marchman as nominees to fill two vacancies on the Board of Directors. All nominees will serve a three-year term.

Board of Directors' Nominees are:

Mr. Morris D. Kelly

Mr. Kelly is retired from the Clayton County Water Authority after 43 years. He attended Clayton Junior College and has been a credit union member since 1971. He served on the Tara Credit Union Credit Committee for over 20 years and was a member of the Tara Board of Directors prior to the merger with The Southern. All total, he has 36 years of service as a volunteer in the credit union industry.

Mr. Wilton A. Marchman

Mr. Marchman retired as Assistant Superintendent of Clayton County Board of Education in 1997. He is a graduate of both the University of Tennessee and Georgia State University. He has been a Credit Union member since 1967 and was a member of the Tara Board of Directors for a number of years prior to the merger with The Southern.

* Date and time subject to change due to the pandemic.

Be Southern Safe

VISA® text fraud is becoming more common as more companies use text messages to communicate with their customers.

How to recognize a text scam:

- The text you receive may not contain the name of the Credit Union or any identifying information.
- The text requests that you log in to your bank account to verify a transaction, enter your PIN, or provide a 3-digit CVV code or alerts your card is locked.

What to do:

- Avoid clicking links within the text message.
- Verify the phone number within your texts is a valid number.
- Never provide personal information, account details or online banking credentials.
- When in doubt, call the Credit Union using our direct number.

The Southern will always include our name, *The Southern CU Fraud Center* and the last 4 digits of the card number with any text communications. It is important you keep us updated if your phone number changes to make sure you continue to receive your alerts.

If you would like to receive fraud text alerts regarding your Visa Credit Card, call us at 770.719.1111 or 800.338.5882.

We are happy to let the community of Sharpsburg know that Martha is back!

Martha worked in the same building as our new Sharpsburg Branch when it was Fidelity Bank. When Fidelity Bank closed that location, The Southern purchased the building to become our newest branch, and we were able to bring Martha onboard as a new family member of The Southern. Martha has won various awards for Customer Service during her career, and this shows in how she welcomes each of our members. Stop by to say Hello!

Welcome Back Martha!

