

SECOND QUARTER 2022

SOUTHERN Style

mortgage department

*We pay all
closing costs!*

DISCOVER THE POSSIBILITIES WITH A HOME EQUITY LINE OF CREDIT FROM THE SOUTHERN

Tap into your home's value this summer and start the projects you have been waiting on. Have you been wanting a new pool? Jump right in and get it started! Need home improvements? Nail down your plan with a HELOC from The Southern. Have something else in mind? You can consolidate debt, take a family vacation or use it for other big purchases.

With a HELOC, you are able to take out a loan against the available equity in your home and borrow up to a certain amount. The loan uses a revolving credit line so you are able to borrow against it and pay the loan back as you go.

Make the most out of your HELOC and consider these top three benefits to working with us:

- *The Southern pays ALL closing costs!*
- *No origination fees or prepayment penalties*
- *Available for primary residences and second homes*

Looking for something different?
We offer an array of different
Mortgage Products - go online to
www.southernonline.org or call
us at 770.719.1111.



WE OFFER FOR *smiles* *miles and miles*

If you are in the market for a new or used auto or just looking to refinance - our low summer auto loan rates will have you and the family smiling wherever the road takes you!

With our everyday low auto loan rates, now is the time to start shopping for the new or used auto you've always wanted. Already have an auto loan with another financial institution? No problem! Refinance your auto loan with us today and save!

We can help you get the best deal or save you money on your current auto. Give us a call at 770.719.1111 to get your best rate.

LOW rates on new and used autos
EASY preapprovals for buying power
ZERO prepayment penalties
QUICK application



auto loan
rates as
low as

1.49%*
APR

* 1.49% Annual Percentage Rate (APR). Rate is limited to 48 months or less and includes a 0.25% equity discount. Estimated monthly payment of \$21.48 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. Minimum loan amount to receive promotional rate = \$5,000. Member must have sufficient income to cover debt. See website for additional rates and term offerings. Mention this ad for promotional rate.

The Southern Credit Union Scholarship for Success!

The Southern is proud to announce the recipients of our 2022 Scholarship for Success.

We had a great response when we asked high school seniors from within the 12 counties we serve to send in a short video answering one of the two questions we presented. All who shared a video were entered, and 8 local teens were chosen to receive this scholarship from The Southern Credit Union.

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.

Adenike Ajibade
Georgia State University

Skylar Allen
Georgia Southern University

Jordan Babb
Georgia State University

Daena Holbrook
Andrews University

Aaniyah Jarrette
Spelman College

Brayden Keiser
University of Georgia

Alexis McGill
Kennesaw State University

Jarvis Parks
Reinhardt University

Be Southern *Safe*



A recently talked about scam called "SIM swap" is on the rise and happening in our area. With SIM swap fraud, the scammer essentially steals your cell phone number and can then access your personal information including banks accounts, emails, data and even have access to your social media accounts.

How does this happen you may ask. In many instances, criminals will use phishing techniques to obtain personal information about you. They then use this information to convince your mobile carrier that they are you calling to switch your carrier and have your cell number transferred to a phone they have.

What makes this further possible is most companies verify your identity by texting a code to your cell phone. By intercepting these codes the scammer then has access to your financial and digital information.

A few ways to protect yourself from a SIM swap scam is:

- Avoid posting personal information online, such as your mobile phone number, address, or other personal identifying information.
- Use a variation of unique passwords to access online accounts.
- Call your carrier and place a PIN on your account so that only individuals with the PIN can make changes to the account.
- Use strong multi-factor authentication methods.
- Don't store passwords, usernames, or other information for easy login on mobile device applications.

If you suspect that you're a victim of SIM swapping, contact your mobile carrier immediately. Then access your online accounts and change passwords and alert your financial institution. Lastly report the incident to your local law enforcement agency.

Traveling this Summer? Don't Be Declined!

To avoid your debit or credit card being declined when traveling, contact us before you leave and provide the dates of your trip.



770.719.1111 / 1.800.338.5882



Enter to Win Concert Tickets!*

As a Platinum Sponsor of the 2022 Summer Concert Series at 'The Fred' in Peachtree City, we want you to come out and enjoy some summer music!

We are offering three lucky members a chance to win a pair of tickets for one of the shows below and you get to pick the one you want to attend!

July 30 - Boz Scaggs

August 6th - Five for Fighting & The Verve Pipe

August 20th - Pop 2000

Hosted by Chris Kirkpatrick of *NSYNC, with Mark McGrath of Sugar Ray, O-Town, David Cook, Ryan Cabrera, LFO

August 27th - Marc Martel Ultimate Queen Celebration

September 10th - Atlanta Rhythm Section + Mothers Finest

To enter, scan the QR code below or go to southernonline.org. Three lucky members will be chosen at random to receive a pair of tickets each.

Winners will be drawn and notified Wednesday, July 27th.



* For sweepstakes rules go to southernonline.org/community-involvement



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!

Get The Southern App!

Manage your account with The Southern anytime and anywhere with our Mobile Banking App. Check account balances, transfer funds, apply for loans, pay bills and find ATMs nearby. It's easy!



Why is having a Call In Password on your account with The Southern important?

Scammers 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

LABOR DAY

Saturday, September 3rd, 2022
Monday, September 5th, 2022

COLUMBUS DAY

Saturday, October 8th, 2022
Monday, October 10th, 2022

*Follow us
on Social!*



THE SOUTHERN CREDIT UNION

STATISTICALLY SPEAKING AS OF MAY 31, 2022

Assets	\$553,612,431
Shares	\$512,182,368
Loans	\$198,666,031
Members	32,895

DIVIDEND NEWS AS OF MAY 31, 2022

Balance	
\$100.00-\$2,499.99	0.015%
\$2,500.00-\$9,999.99	0.015%
\$10,000.00-\$24,999.99	0.015%
\$25,000.00-and greater	0.015%
Share Draft	0.015%
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. - 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

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

NEWNAN

232 Bullsboro Drive
Newnan, GA 30263

DRIVE-THRU HOURS

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

ATM + NIGHT DROP ON LOCATION



CALL US TODAY!

770.719.1111 • 800.338.5882

NMLS #411595

Federally insured by the NCUA.

