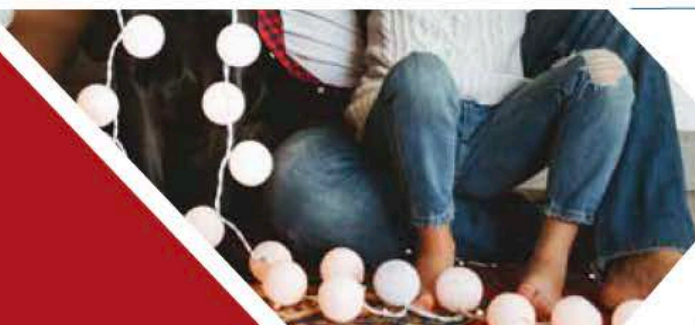




THIRD QUARTER 2022

# SOUTHERN Style



## Shop Secure This Holiday Season With A VISA® Credit Card From **The Southern**

The holidays are around the corner, and we want to help you shop securely. Shopping online these days is generally pretty safe, but that's not to say there are no risks. There are certain steps you can take to make it harder for thieves to access your information. Here are a few tips to help keep your information safe this holiday season.

- Use a private device and a secure connection.
- Investigate the merchant and URL - avoid shopping directly from links in merchant emails. If the merchant is not someone you have shopped with before, take a minute and research the business, even check with the Better Business Bureau.

- Pay with an added layer of security - Third-party digital wallets, such as Apple Pay and Google Pay, can offer added protection because they do not provide your credit card information to the merchant.
- Use your credit card app's security features to quickly manage your card.

*SHOP WITH A VISA  
FROM THE SOUTHERN  
AND ENJOY FEATURES  
THAT INCLUDE:*

- **Fixed Rates as low as 9.90 % APR\***
- **No transfer fees**
- **No hidden fees**
- **Online access to manage your Credit Union Visa Account**
- **Visa's Zero Liability Policy protects you from lost, stolen or fraudulent charges, online or offline**



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!

\* 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.



# 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 loan payments 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.



**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** ( ) \_\_\_\_\_

\* 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 2022, December 2022 or January 2023 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.



# The Southern Out and About

We are excited that events are back happening in person and our calendar is filling up fast! Keep a look out for The Southern out and about in your community for the Fall. Here are few places we have been spreading the word about The Southern!



*New Teacher Orientation  
Griffin-Spalding County*



*The Fred - Peachtree City*



*New Teacher Orientation  
Butts County*



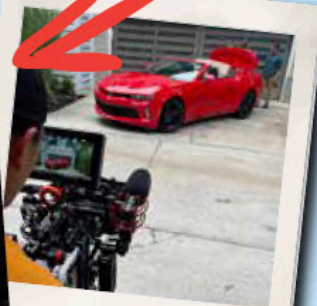
*New Teacher Orientation  
Coweta County*



*Tiki Bowling with the  
Coweta Chamber*

## New **Commercials** Coming Soon!

Starting October, keep a look out for new commercials from The Southern airing on networks like HGTV, ESPN and various streaming channels. We even have a special holiday edition! Look for links to view all 5 new commercials in the next newsletter!





## Your time is valuable, save more with Online Banking at **The Southern!**

In today's busy world we all are looking for ways to save time. Almost 65 percent of the population use online banking as their primary way of banking. So, if you haven't given online banking a try, perhaps now is the time.

**Here are a few great reasons to use online banking with The Southern:**

**24-Hour Access.** Online banking is a 24-hour service so you don't have to drive to a branch, you can do your banking from anywhere - while you're on vacation, a business trip or just sitting around the house.

**Instant Access to All Accounts.** Instead of relying on a monthly paper statement, online banking provides consumers with instant access and visibility to all account balances and activities.

**Easy Bill Payment.** If you utilize an online bill service, such as our Bill Pay, you can cut out the steps of writing checks, stuffing envelopes and buying stamps. You can establish recurring payments, or use it for custom, one-time payments.

**Transfer Funds.** You can transfer funds from one account to another and from one institution to another (as long as your name is on both accounts) with any mobile device or computer.

**Mobile Deposit.** With The Southern Mobile App, you can simply snap a picture of your check with your smartphone and deposit it from virtually anywhere.\*

*\*Deposits are subject to delayed availability.*



To learn  
more about  
Online  
Banking,  
call us at  
**770.719.1111**  
or scan  
below.



### HOLIDAY CLOSINGS

COLUMBUS DAY	CHRISTMAS OBSERVED	STATISTICALLY SPEAKING AS OF AUGUST 31, 2022		DIVIDEND NEWS AS OF AUGUST 31, 2022	
Saturday, October 8th, 2022 Monday, October 10th, 2022	Saturday, December 24th, 2022 Monday, December 26th, 2022	Assets	\$554,357,788	Balance	
THANKSGIVING	NEW YEAR'S DAY	Shares	\$514,477,332	\$100.00-\$2,499.99	0.015%
Thursday, November 24th, 2022 Friday, November 25th, 2022	Saturday, December 31st, 2022 Monday, January 2nd, 2023	Loans	\$205,772,427	\$2,500.00-\$9,999.99	0.015%
		Members	32,745	\$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

<b>FAYETTEVILLE</b> 430 East Lanier Ave. Fayetteville, GA 30214 <b>LOBBY HOURS</b> Monday - Friday 9 a.m. - 4 p.m. <b>DRIVE-THRU HOURS</b> Monday - Friday 8:30 a.m. - 5 p.m. Saturday 9 a.m. - 12 p.m. <b>ATM + NIGHT DROP ON LOCATION</b>	<b>JONESBORO</b> 2236 Mount Zion Road Jonesboro, GA 30236 <b>LOBBY HOURS</b> Monday - Friday 9 a.m. - 4 p.m. <b>DRIVE-THRU HOURS</b> Monday - Friday 8:30 a.m. - 5 p.m. Saturday 9:00 a.m. - 12 p.m. <b>ATM + NIGHT DROP ON LOCATION</b>	<b>PEACHTREE CITY</b> 1400 Commerce Drive Peachtree City, GA 30269 <b>LOBBY HOURS</b> Monday - Friday 9 a.m. - 4 p.m. <b>DRIVE-THRU HOURS</b> Monday - Friday 8:30 a.m. - 5 p.m. <b>ATM + NIGHT DROP ON LOCATION</b>	<b>LAGRANGE</b> 117 Bull Street LaGrange, GA 30240 <b>LOBBY HOURS</b> Monday - Friday 8:30 a.m. - 4:30 p.m. <b>ATM + NIGHT DROP ON LOCATION</b>
<b>GRIFFIN</b> 1610 Highway 16 West Griffin, GA 30223 <b>LOBBY HOURS</b> Monday - Friday 9 a.m. - 4 p.m. <b>DRIVE-THRU HOURS</b> Monday - Friday 8:30 a.m. - 5 p.m. Saturday 9 a.m. - 12 p.m. <b>ATM + NIGHT DROP ON LOCATION</b>	<b>MCDONOUGH</b> 2097 Highway 20 West McDonough, GA 30253 <b>LOBBY HOURS</b> Monday - Friday 9 a.m. - 4 p.m. <b>DRIVE-THRU HOURS</b> Monday - Friday 8:30 a.m. - 5 p.m. <b>ATM + NIGHT DROP ON LOCATION</b>	<b>SHARPSBURG</b> 1790 Hwy 154 Sharpsburg, GA 30277 <b>LOBBY HOURS</b> Monday - Friday 9 a.m. - 4 p.m. <b>DRIVE-THRU HOURS</b> Monday - Friday 8:30 a.m. - 5 p.m. Saturday 9 a.m. - 12 p.m. <b>ATM + NIGHT DROP ON LOCATION</b>	<b>NEWNAN</b> 232 Bullsboro Drive Newnan, GA 30263 <b>DRIVE-THRU HOURS</b> Monday - Friday 8:30 a.m. - 4:30 p.m. <b>ATM + NIGHT DROP ON LOCATION</b>

**The Southern**  
CREDIT UNION  
**CALL US TODAY!**  
 770.719.1111 • 800.338.5882  
 NML S#411595  
 Federally insured by the NCUA.

