



SUMMER 2026

# SOUTHERN *Style*

## PICTURE YOUR HOME'S POSSIBILITIES WITH *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. The best part—**HELOC rates are as low as 6.75% APR\***!

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** with **no origination fees or prepayment penalties** and our **HELOC's** are available for primary residences and second homes. **Call us today at 770.719.1111/800.338.5882 to speak with a Mortgage Specialist.**

\*APR=Annual Percentage Rate. Rates are variable based on the PRIME rate and subject to change. Credit conditions and membership qualifications apply. For a HELOC, minimum monthly payments will equal 1% of total balance at end of statement period.





## Money talks. It also texts.

### Text Message Banking at The Southern

Get on-the-go access to your accounts with quick text commands:

- **BAL:** Check account balances
- **LAST:** View recent transactions
- **TRANS:** Transfer money
- **HELP:** Get assistance
- **STOP:** Deactivate Text Message Service

Text Banking is an easy way to request and receive account information via text message to your phone without having to sign in to Online or Mobile Banking. If your phone can send and receive texts, you can use Text Banking. Your mobile number must be listed on your account with us to enable text banking.

#### Enroll Today

Visit us at [southernonline.org](https://southernonline.org), sign into Online Banking and select Additional Services, then Mobile Banking & Alerts. Select Text Message Banking and then click 'Start text banking now' to get started.

#### Already Enrolled?

Text [Help] to **454545** for a list of commands.

## Make It a Summer to Remember

### With a Visa® Credit Card from The Southern

**NO BALANCE TRANSFER FEE | NO MINIMUM FINANCE CHARGE | PLENTY OF SPENDING POWER**

Whether you're chasing waves or school supplies this summer, The Southern Visa Credit Cards make it easier to take off stress and take on what's next. While many credit cards come with sky-high variable rates up to 24%, ours stay grounded. We offer a variety of card options, and our Gold card has fixed rates as low as 9.9% APR.\*

To learn more about our Visa Credit Card options or to apply, visit [southernonline.org](https://southernonline.org) or scan the QR Code:

\* APR = Annual Percentage Rate. Rates and terms are subject to credit approval and subject to change without notice.



10/29/1953

# Build money skills while school's out.

Greenlight turns summer money moves into lasting habits. Kids learn to earn, save, and spend wisely — all FREE\* for families at The Southern! Scan the QR code to learn more:



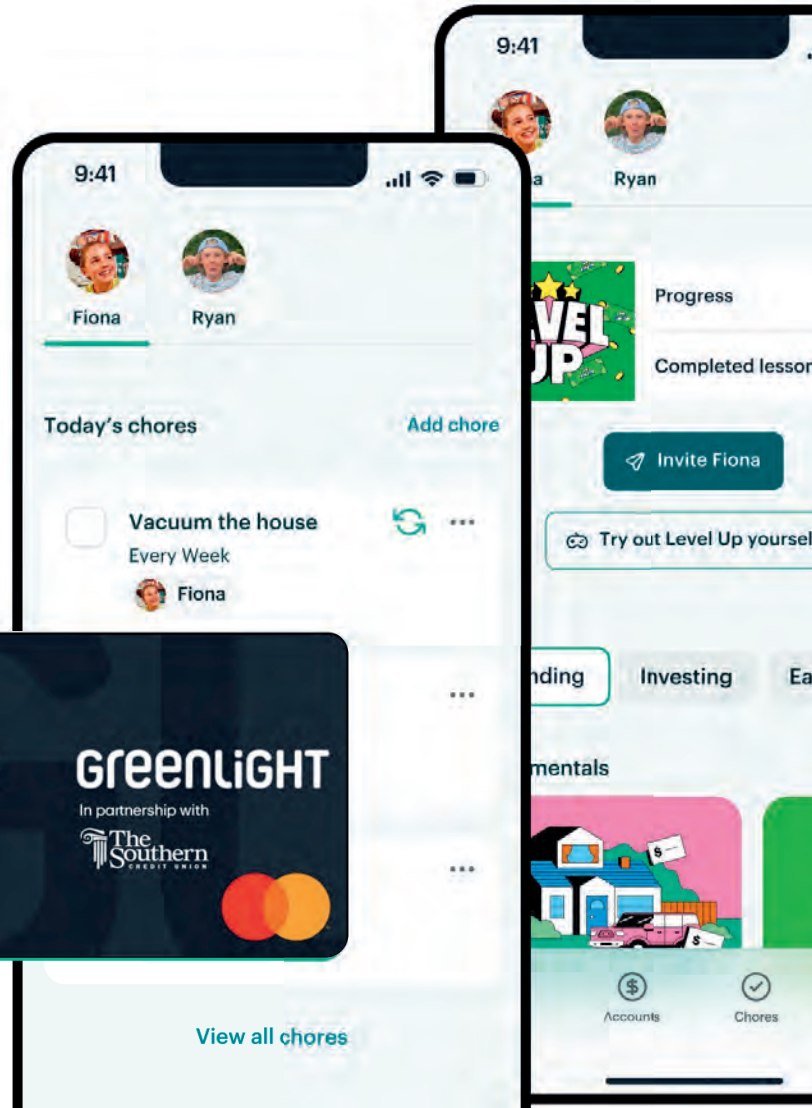
## FREE\* for families at The Southern: Greenlight's money app.

- ✔ **Debit cards for up to 5 kids and teens**  
Send money quickly, set flexible controls, and get real-time notifications.
- ✔ **Chore and allowance**  
Reward summer chores with automatic allowance payouts.
- ✔ **Financial literacy game**  
Greenlight Level Up® makes money concepts easy to understand and fun to learn.

*The Greenlight card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International.*

*\*The Southern Credit Union members with a checking account are eligible for the Greenlight SELECT plan at no cost when they connect their checking account at The Southern as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Upon termination of promotion, members will be responsible for associated monthly fees. See terms for details. Offer ends 10/31/2026. Offer subject to change and partner participation.*

*Card images shown are illustrative and may vary from the card you receive.*



For more information visit, [southernonline.org/greenlight](https://southernonline.org/greenlight)



**GREENLIGHT**

# ANNOUNCING OUR 2026 SCHOLARSHIP WINNERS

**ANDREW DAWSON**  
Sandy Creek High School  
Louisiana State University  
\$ 5,000 Awarded

**BELLA GONZALEZ**  
Locust Grove High School  
University of Georgia  
\$ 4,000 Awarded

**AARON POITEVINT**  
Whitewater High School  
University of Georgia  
\$ 2,000 Awarded

**BROOKS KEISER**  
Pike County High School  
University of Georgia  
\$ 2,000 Awarded

**ADALAE STRAUCH**  
East Coweta High School  
University of North Georgia  
\$ 2,000 Awarded

*Congratulations!*

06/06/1973



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!

## HOLIDAY CLOSINGS

**INDEPENDENCE DAY**  
Friday, July 3<sup>rd</sup>, 2026  
Saturday, July 4<sup>th</sup>, 2026

**VETERAN'S DAY**  
Wednesday, November 11<sup>th</sup>, 2026

**LABOR DAY**  
Saturday, September 5<sup>th</sup>, 2026  
Monday, September 7<sup>th</sup>, 2026

**THANKSGIVING**  
Thursday, November 26<sup>th</sup>, 2026  
Friday, November 27<sup>th</sup>, 2026

**COLUMBUS DAY**  
Saturday, October 10<sup>th</sup>, 2026  
Monday, October 12<sup>th</sup>, 2026

**CHRISTMAS**  
Thursday, December 24<sup>th</sup>, 2026  
Friday, December 25<sup>th</sup>, 2026

## THE SOUTHERN BY THE NUMBERS

**STATISTICALLY SPEAKING**  
AS OF MAY 31, 2026

**DIVIDEND NEWS**  
AS OF JUNE 30, 2026

Assets	\$565,915,752
Shares	\$503,647,042
Loans	\$210,655,511
Members	29,908

Savings	0.050%
Checking Plus	0.015%
Heritage Club Checking	0.015%
IRA Shares	0.500%

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for updates



## LOCATIONS AND BRANCH HOURS

**FAYETTEVILLE†**  
430 East Lanier Ave.  
Fayetteville, GA 30214

**JONESBORO†**  
2236 Mount Zion Road  
Jonesboro, GA 30236

**KIA MOTORS BRANCH‡**  
7777 Kia Parkway  
West Point, GA 31833  
LOBBY HOURS: M - F 8:00 AM - 4:30 PM  
EVERY OTHER TUESDAY (PAYDAYS)  
7:00 AM - 4:30 PM  
ATM

**LOBBY HOURS**  
(UNLESS OTHERWISE NOTED)  
M - F 8:30 AM - 4:30 PM

**GRIFFIN†**  
1610 Highway 16 West  
Griffin, GA 30223

**SHARPSBURG†**  
1790 Hwy 154  
Sharpsburg, GA 30277

**FAA REGIONAL OFFICE‡**  
1701 Columbia Avenue, Suite 135  
College Park, GA 30337  
LOBBY HOURS: T I W I T H 8:00 AM - 4:00 PM  
ATM

**DRIVE THRU HOURS**  
M - F 8:30 AM - 5 PM  
SAT 9 AM - 12 PM

†LOCATION HAS ATM & NIGHT DROP

‡NOT ACCESSIBLE BY THE PUBLIC  
/COMPANY EMPLOYEES ONLY

**NEWNAN†**  
232 Bullsboro Drive  
Newnan, GA 30263

**PEACHTREE CITY†**  
1400 Commerce Drive  
Peachtree City, GA 30269  
NO SATURDAY HOURS

**FAA HAMPTON BRANCH‡**  
299 Woolsey Rd.  
Hampton, Georgia 30228  
LOBBY HOURS: T I W I T H 8:00 AM - 4:00 PM

**MCDONOUGH†**  
2097 Highway 20 West  
McDonough, GA 30253  
NO SATURDAY HOURS

**LAGRANGE†**  
117 Bull Street  
LaGrange, GA 30240  
NO DRIVE THRU AVAILABLE  
NO SATURDAY HOURS



**CALL US TODAY!**  
770.719.1111 • 800.338.5882

NMLS# 411595  
Federally insured by NCUA.

