



Fall 2026

SOUTHERN Style

04/03/1992

Fall Into Savings at The Southern

The holiday season is right around the corner, and while it's a wonderful time for family gatherings, celebrations, and making memories, it can also bring extra expenses. From Halloween costumes and Thanksgiving feasts to travel plans and holiday shopping, those seasonal costs can add up quickly. The good news? You don't have to navigate it alone.

At The Southern Credit Union, we're committed to helping our members make the most of every season with affordable financing options and personalized service. Whether you're shopping for a new vehicle, planning home improvements, consolidating debt, or simply looking for extra flexibility in your budget, we have a loan solution designed with you in mind.

Rates You'll Love This Fall

Take advantage of our competitive loan rates:

- **New Auto Loan** rates as low as **3.50% APR***
- **Used Auto Loan** rates as low as **3.75% APR***
- **Personal Loan** rates starting at **8.75% APR***
- **Home Equity Lines of Credit (HELOC)** starting at **6.75% APR¹**

Need a little extra room in your monthly budget?

Consider one of our Southern Visa® Credit Cards. If you're carrying balances on higher-rate cards, you may be able to save money by transferring those balances to The Southern Visa® Credit Card with **fixed**** rates as low as **9.90% APR** and **never more than 11.90% APR**. Even better, we don't charge balance transfer fees, making it easier to get ahead financially.

No matter what this holiday season has in store, we're here to help you reach your goals with confidence. Whether you're heading over the river and through the woods to Grandma's house, tackling a long-awaited home project, or checking off your holiday shopping list, The Southern has financing options to help make it happen.

*Ready to learn more?
Let's Get Started!*



Call us at **770.719.1111** or visit us online at **southernonline.org/get-a-loan** to apply today.

* APR = Annual Percentage Rate. Credit qualifications apply. Rates are based on creditworthiness and income and are subject to change.

** Lower variable credit card rates may be available based on the current Prime Rate and creditworthiness.

For current rates, visit **southernonline.org/rates** or call 770.719.1111.

¹ HELOC rates are subject to change and based on applicant credit history. Credit conditions and membership qualifications apply. For a HELOC at 6.75% APR, 120 monthly payments of \$11.48 per \$1,000 borrowed.

Why Members Choose The Southern

When you borrow with The Southern, you're more than just an application number. As a member-owned credit union, we're focused on helping you succeed financially and providing solutions that fit your life. That's why we offer:

- **Competitive rates that can help you save money**
- **Flexible terms tailored to your budget and goals**
- **Local decision-making for quicker, more personalized service**
- **A member-first approach rooted in your financial well-being**

The holidays are coming.
So is fraud season.
Are you ready?



10/02/1970

Nobody wants to become a victim of fraud. But the reality is fraud increases during the holidays.

Keep your accounts secure with these simple tips:

- Change your digital banking password often
- Monitor your account activity frequently
- Never click a link in an unrecognized email or text
- Beware of unsolicited phone calls asking for your information
- Give us a call at 770.719.1111 to deactivate your cards if you believe you've become a victim

For more tips, visit southernonline.org/member-updates or scan the QR code today.



BE SURE YOU'RE KEEPING YOUR INFORMATION UP-TO-DATE

Have you recently moved, changed phone numbers, or updated your email address?

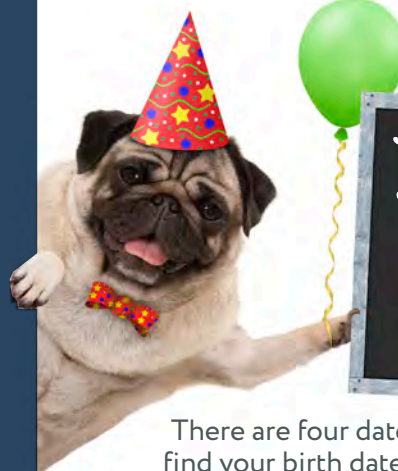
Keeping your contact information current helps us protect your accounts and stay connected with you when needed. Please contact The Southern to update or confirm your address, phone number, email address, and beneficiary information.

Do you have a beneficiary or joint owner on your accounts?

If not, we encourage you to add one. Having a designated beneficiary or joint owner can help your loved ones access your accounts in the event of the unexpected while maintaining account security.

Call us at **770.719.1111** or visit your nearest branch to ensure your information is current and your accounts remain secure and accessible.

Do you feel Lucky?



*Birthday
Bonanza!*
WIN \$50

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!

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 loans with The Southern!

It's easy... pick the month that's best for you (November, December or January), scan the QR code to submit your request online 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, you may fax it to (770) 460-3232 or email it to riskmanagement@southernonline.org.

CHOOSE **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 this coupon. No request will be processed without 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 a 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 2026, December 2026 or January 2027 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, fax it to (770) 460-3232 or email to riskmanagement@southernonline.org. Remember, USPS mail delivery timing is not always consistent, so be sure to get it into us as soon as possible. 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.

01/24/1985

Know How to Find Your Correct Account Number for Direct Deposit or ACH Transactions

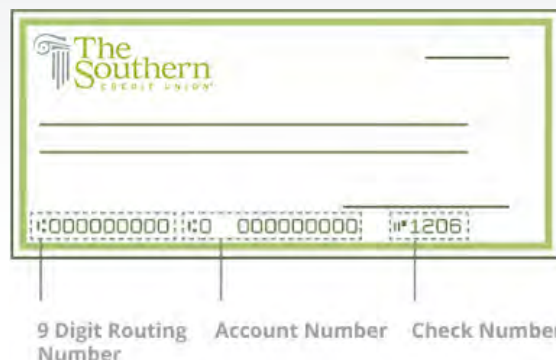
We understand it is common for our members to link their Checking Accounts at The Southern to other financial institutions, or use them to pay bills and make online purchases.

If you are linking checking accounts, be certain you are always using your correct *The Southern Credit Union* Checking Account information/number. To make sure you are providing the correct account number, log in to **Online Banking** and review the **My Accounts** section:

- Select the Checking Account you want to review.
- Click the arrow next to **Account Details**.
- You will see the type of account, the **MICR** number and our routing number. **That MICR number is unique to your Checking Account Number.**
- If the account number has a dash (-), you only need to provide the account numbers before the dash; the four numbers after the dash are not needed.

If you do not have Online Banking, you can also get your checking account **MICR** and **Routing** number off of your checks. There may be a single digit, typically a **7**, followed by two spaces to the left of the Account Number. Be sure to include that digit with the remaining digits as your **MICR** number. See image:

If you are unsure of your Savings or Checking Account number, please contact our Member Care Center at **770.719.1111** for assistance. You may also visit us at a nearby branch. Locations can be found online at: southernonline.org/locations-and-hours



HOLIDAY CLOSINGS

EMPLOYEE APPRECIATION DAY

Saturday, October 3rd, 2026

COLUMBUS DAY

Saturday, October 10th, 2026
Monday, October 12th, 2026

VETERAN'S DAY

Wednesday, November 11th, 2026

THANKSGIVING

Thursday, November 26th, 2026
Friday, November 27th, 2026

CHRISTMAS

Thursday, December 24th, 2026
Friday, December 25th, 2026

NEW YEAR'S DAY

Thursday, January 1st, 2027

THE SOUTHERN BY THE NUMBERS

STATISTICALLY SPEAKING

AS OF AUGUST 31, 2026

Assets	\$562,123,860
Shares	\$499,807,834
Loans	\$212,623,577
Members	29,539

DIVIDEND NEWS

AS OF SEPTEMBER 30, 2026

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

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LOCATIONS AND BRANCH HOURS

FAYETTEVILLE[†]

430 East Lanier Ave.
Fayetteville, GA 30214

GRIFFIN[†]

1610 Highway 16 West
Griffin, GA 30223

NEWMAN[†]

232 Bullsboro Drive
Newman, GA 30263

MCDONOUGH[†]

2097 Highway 20 West
McDonough, GA 30253
NO SATURDAY HOURS

JONESBORO[†]

2236 Mount Zion Road
Jonesboro, GA 30236

SHARPSBURG[†]

1790 Hwy 154
Sharpsburg, GA 30277

PEACHTREE CITY[†]

1400 Commerce Drive
Peachtree City, GA 30269
NO SATURDAY HOURS

LAGRANGE[†]

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

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

FAA REGIONAL OFFICE[‡]

1701 Columbia Avenue, Suite 135
College Park, GA 30337
LOBBY HOURS: T I WITH 8:00 AM - 4:00 PM
ATM

FAA HAMPTON BRANCH[‡]

299 Woolsey Rd.
Hampton, Georgia 30228
LOBBY HOURS: T I WITH 8:00 AM - 4:00 PM

LOBBY HOURS

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

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



CALL US TODAY!

770.719.1111 • 800.338.5882

NMLS# 411595

Federally insured by NCUA.



06/21/1948