



SECOND QUARTER 2025

SOUTHERN *Style*

A MESSAGE FROM OUR PRESIDENT & CEO

We're here to help you avoid scams and keep your information secure!

The Southern Credit Union is committed to each member's financial security. As summer break is under way, we want to remind you to always stay alert to protect yourself from fraud because as we all know, ***fraudsters don't take summer vacations.***

We tend to see scams spike during this time, from text messages claiming you owe money for highway tolls, to "glued" ATMs that trap your card. Fraudsters count on urgency, confusion, and the fact that we're all a little more relaxed this time of year to try to gain access to your personal information.

Please let me remind you to never click on suspicious links or open attachments from unknown sources. Always be skeptical of anyone asking for personal information on a call, email or text message that you did not initiate. While scams can spike over the summer, it's important to stay vigilant year-round. You can find more tips on how to spot scams and keep your information secure at **southernonline.org/member-updates**.



Also keep in mind that The Southern will never ask you for sensitive details like your social security number, account number, debit card PIN, authentication codes, or passwords through an unsolicited call, text, email, or message through social media. If something feels off, you can always call our Contact Center at **770.719.1111** or **800.338.5882** to verify with our team.

We are dedicated to helping you navigate through the challenges of protecting your personal data no matter the season. With our support and your vigilance, your private information remains just that – **private.**

Scan
the QR
code
for our
blog:



**Don't Get Spoofed
by Fraudsters!**

Thank you for your valued membership!

CONGRATULATIONS

class of
2025

And to The Southern Credit Union Scholarship for Success Recipients!

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 SEVEN young members 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.



Tyler Gardner
Texas Southern
University



Jesna Thomas
University of
Pennsylvania



Christopher Boyd
Hampton University



Layla Brown
Kennesaw State
University



Haley Butler
Georgia College



Carter McDaniel
Georgia Tech



William Davey
Point University

Fraud Awareness Blog

Account Takeover Fraud is on the rise and we want you to know how to protect yourself, your money and your accounts!

Learn more by
scanning the **QR code**
or visit us online at
southernonline.org/account-takeover-fraud



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!



*Life is better when
you belong.*

Thank you for trusting us with your financial wellness for more than 62 years. Now we're asking that you share that trust with your family, because at The Southern Credit Union, your family is our family. That means

that anyone related to you by blood or marriage is eligible for membership at The Southern! Share the benefits of membership with them today and that we offer deposit services like savings, checking and money market accounts and lending options from vehicle loans to mortgage financing.

Not only are we proud to be your hometown credit union since 1963, but we believe in providing financial solutions that empower our members and their families to achieve their goals. As a federally insured, not-for-profit financial cooperative, we return profits to our members in the form of higher dividend rates on savings, lower rates on loans, and, in some cases, low or no fees on various services and products. The Southern Credit Union is owned by you, our members, and governed by a member-elected Board of Directors.

Share this with your family. They can **scan the QR code** with their smart device or **call us at 770.719.1111** to learn more about membership. **Or, if they're ready to join,** they can visit a nearby branch with their government issued ID.



Summer Concerts at The Fred

We are proud to be the Platinum Sponsor of the 2025 Summer Concert Series at the open-air Frederick C Brown Amphitheater, known locally as "The Fred" in Peachtree City. Come out and enjoy the fun with great acts! More shows may be announced so stay tuned!

- | | |
|--------------------------|---|
| Saturday, July 19 | The REMakes - A Tribute to REM + SYNCHRONICITY
- The Police Tribute |
| Friday, Aug 8 | SEPTEMBER IN THE PARK
The Ultimate Tribute to
EWF and Chicago |
| Saturday, Aug 9 | NEWSBOYS &
North Point Worship |
| Saturday, Aug 30 | George Thorogood & The Destroyers - The Baddest Show on Earth |
| Friday, Sept 12 | Travis Tritt - Homecoming
with special guest,
Tyler Reese Tritt |
| Saturday, Sept 13 | BLUES TRAVELER +
GIN BLOSSOMS +
SPIN DOCTORS |
| Sunday, Oct 12 | STAR WARS AND MORE
The Music of John Williams
with the Atlanta Symphony
Orchestra |



Scan the
QR code
for the most
up to date
information!



WORTH THE WAIT – Newnan Branch is Re-Opening!

We know the remodel of our Newnan Branch has taken longer than expected, but we promise, it's worth the wait. We plan to re-open on July 28, 2025!

As a reminder, we have a temporary location until the week prior at:
6 Jefferson Parkway, Newnan.



Thank you for your patience!

HOLIDAY CLOSINGS

LABOR DAY
Saturday, August 30th, 2025
Monday, September 1st, 2025

COLUMBUS DAY
Saturday, October 11th, 2025
Monday, October 13th, 2025

Follow Us
for updates



THE SOUTHERN BY THE NUMBERS

STATISTICALLY SPEAKING AS OF MAY 31, 2025

Assets	\$555,160,897
Shares	\$497,213,990
Loans	\$216,763,695
Members	30,095

DIVIDEND NEWS AS OF MAY 31, 2025

Balance	
\$100.00-\$2,499.99	0.060%
\$2,500.00-\$9,999.99	0.060%
\$10,000.00-\$24,999.99	0.075%
\$25,000.00-and greater	0.075%
Share Draft	0.015%
IRA Shares	0.500%

LOCATIONS AND BRANCH HOURS

FAYETTEVILLE†
430 East Lanier Ave.
Fayetteville, GA 30214

GRIFFIN†
1610 Highway 16 West
Griffin, GA 30223

NEWNAN†
232 Bullsboro Drive
Newnan, 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.

