



FOURTH QUARTER 2023

SOUTHERN Style

We have a loan for all of your needs!

At The Southern Credit Union, we believe in empowering our members with financial solutions to achieve their goals. Whether you're dreaming of a new car, consolidating debt, or purchasing a home, we have a loan option tailored to your needs.

We prioritize **your financial well-being**. That's why we offer:

- **Competitive rates:** We offer some of the lowest rates in the market, saving you money.
- **Flexible terms:** We work with you to find a loan that fits your budget and timeline.
- **Local decision-making:** Your loan application is reviewed by our local team, ensuring fast and personalized service.
- **Member-focused:** As a credit union, we are dedicated to helping our members achieve financial success.

Let Us Help You Reach Your Goals!

Stop by one of our branches or give us a call at 770.719.1111. With The Southern, you're not just getting a loan, you're getting a partner in your financial journey.

Mortgage



New and Used Cars



Personal



Members of The Southern Credit Union can access cash from just about anywhere in the U.S. surcharge-free* through the Allpoint ATM network

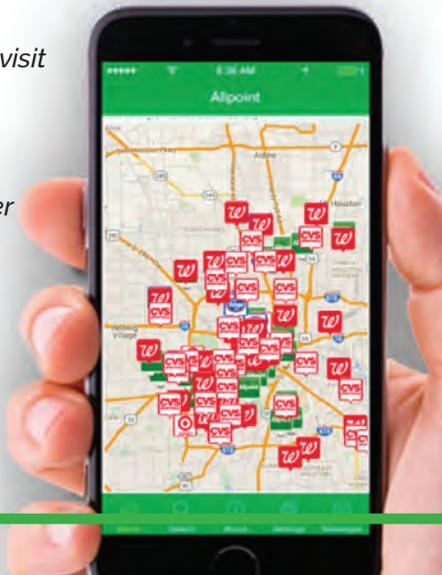
So what is an ATM surcharge?
An ATM surcharge is the extra fee you normally pay for not having an account with the bank that owns the ATM you're using. That fee can be as much as \$3.50 or more with some banks, but with Allpoint, it's free. With more than 55,000 ATMs coast to coast, Allpoint is your single largest source for surcharge-free ATM access.



The Southern Credit Union is making it easier for members to withdraw money from their accounts and check account balances through the Allpoint ATM network. These ATMs are conveniently located in destination retail outlets including major discount retailers, convenience, grocery, and pharmacy stores nationwide.

** Non-surcharge related fees for using a non-TSCU ATM may apply. Please refer to the TSCU rate and fee schedule.*

To find a convenient Allpoint Network ATM, members can visit www.allpointnetwork.com or download the Allpoint mobile app for your smartphone. When a member enters his or her location, the ATM locator brings up all the nearby Allpoint Network ATMs, providing exact addresses of the ATM sites in closest proximity to the location entered.



HIGH SCHOOL SENIORS

IT'S SCHOLARSHIP TIME!

We are committed to supporting the education of young adults in our communities and want to acknowledge exceptional students throughout the 12 counties we serve. Any high school student that is a member of The Southern or qualifies for membership is encouraged to apply for The Southern Credit Union Scholarship for Success.

Our goal is to establish a financially supportive relationship with students that will last through college and beyond. The Southern Credit Union will award a total of \$12,000 in scholarships to students who are motivated in their academics, active in their schools, and contributing to their community.

For details and to apply for the scholarship, scan the QR code or go online to www.southernonline.org > select **Contact Us** in the left navigation, under **Community** select **Scholarship**. Your completed scholarship application must be postmarked and video uploaded to YouTube no later than April 30th, 2024.



Thank you for your
interest
and good luck!

** The Southern Credit Union employees, board members and each of their immediate family members or individuals living in the same household are not eligible to enter.*

A Gathering of Our Members

2024 ANNUAL MEETING OF THE MEMBERSHIP

It's that time! Our annual meeting is just around the corner. Unlike other financial institutions whose meetings are restricted to a few shareholders, your Credit Union is a financial cooperative with annual meetings open to its valued member-owners: You!

This is an opportunity to give us your feedback and let us know how well the Credit Union is servicing your financial needs. The Credit Union exists only to serve you, and your support is greatly appreciated.

Here's how it works: This year the Nominating Committee has submitted the names of Morris D. Kelly and Wilton A. Marchman as nominees to fill two vacancies on the Board of Directors. All nominees will serve a three-year term.



The annual meeting will be held on **Monday, April 22nd, 2024 at 5:30 PM** in the Carriage House behind our Fayetteville Branch, located at 430 East Lanier Ave, Fayetteville, GA 30214.

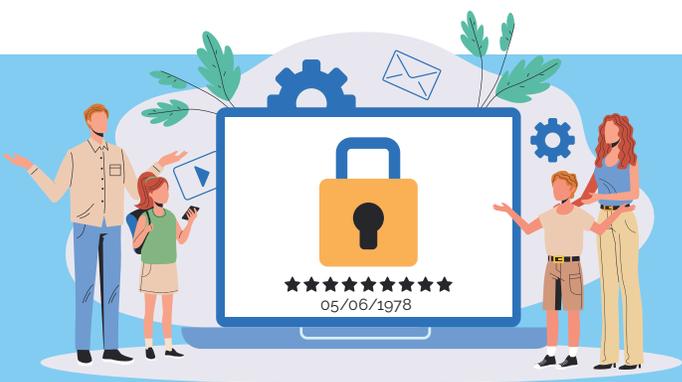
Board of Directors' Nominees are:

Mr. Morris D. Kelly

Mr. Kelly is retired from Clayton County Water Authority after 43 years. He attended Clayton Junior College and has been a credit union member since 1971. He served on the Tara Credit Union Credit Committee for over 20 years and was a member of the Tara Board of Directors prior to the merger with The Southern. All total, he has 39 years of service as a volunteer in the credit union industry.

Mr. Wilton A. Marchman

Mr. Marchman retired as Assistant Superintendent of Clayton County Board of Education in 1997. He is a graduate of both the University of Tennessee and Georgia State University. He has been a credit union member since 1967 and was a member of the Tara Board of Directors for a number of years prior to the merger with The Southern.



Stay Safe on Social Media

- ▶ Don't trust that a message is really from who it says it's from.
- ▶ Use caution when you click links that you receive in messages from your friends on your social website.
- ▶ Do not allow social networking services to scan your email address book.
- ▶ Always type the address of your social networking site directly into your browser, use your personal bookmarks or official mobile apps.
- ▶ Be selective about who you accept as a friend on a social network.
- ▶ Choose your social network carefully and make sure you understand the privacy policy and use privacy settings.
- ▶ Assume that everything you put on a social networking site is permanent.
- ▶ Be careful about installing third-party applications in your social profile.
- ▶ Search yourself online to know where you show up and what information is readily available online about you.
- ▶ Do not accept a social media connection request from a stranger.



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!

Effective January 2nd, the **NEW HOURS** for our **Telephone Service Center** will be **8 am - 5 pm.**



Child Identity Theft Tip



Children are 51 times more likely to be victims of identity theft than adults.

Check your child's credit report on or around their 16th birthday. This gives you enough time to fix errors before your child tries to obtain financial aid for college, a car loan or rent an apartment.

HOLIDAY CLOSINGS

MARTIN LUTHER KING JR DAY
Saturday, January 13th, 2024
Monday, January 15th, 2024

PRESIDENTS DAY
Saturday, February 17th, 2024
Monday, February 19th, 2024

STATISTICALLY SPEAKING AS OF NOVEMBER 30, 2023

Assets	\$520,993,970
Shares	\$481,411,164
Loans	\$224,500,342
Members	32,050

DIVIDEND NEWS AS OF NOVEMBER 30, 2023

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%

Follow Us for updates



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

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

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

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

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

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

LAGRANGE

117 Bull Street
LaGrange, GA 30240

LOBBY HOURS

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

ATM + NIGHT DROP ON LOCATION

NEWNAN

6 Jefferson Parkway
Newnan, GA 30263

LOBBY HOURS

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



CALL US TODAY!

770.719.1111 • 800.338.5882

NMLS#411595

Federally insured by NCUA.

