



THIRD QUARTER 2025

SOUTHERN Style

The Southern Has Rates You'll Fall For

Do the upcoming holidays have you worried about your budget? From Halloween costumes to Thanksgiving feasts, we know holiday expenses can pile up fast. But don't worry—The Southern Credit Union is here to help!

We have Loan Options to Fit Your Needs

Whether you need new wheels to get to Grandma's or a little help with your holiday shopping, we have a variety of loan options.

- 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***

Great Low Rates on Credit Cards

Do you have one of our Visa Credit Cards yet? Give yourself some breathing room by transferring your high-interest balances to a Southern Visa Credit Card with **fixed**** rates as low as **9.90% APR—and never more than 11.90% APR**. Plus, we don't charge any fees on balance transfers.

Apply Today — Call us at 770.719.1111 or visit southernonline.org/get-a-loan to get started.

*APR - Annual Percentage Rates. Credit qualifications apply. Rates based on credit worthiness and income, and are subject to change. **Lower Variable rates available based on current 'Prime Rate' and credit worthiness. For the most current rates, visit us online at southernonline.org/rates or call us at 770.719.1111.

10/15/1969



This year, give the GIFT OF MEMBERSHIP!

an unforgettable gift for the young saver in your life

Looking for a last-minute gift for a child or teen?

Give the gift of membership at The Southern—perfect for holidays, birthdays, or any special occasion. It's never too early to teach kids the value of saving and smart money habits.

Here's how it works:

Open a Youth Savings Membership for the young person (age 17 years or younger) in your life with an opening deposit of \$50. We'll match it with a \$50 New Youth Member bonus!*

Perks for New Youth Members:

- Fun activities and financial literacy newsletters
- A birthday card during their birthday month
- **Coming Soon: Greenlight®**—the debit card and money app for kids & teens!**

With Greenlight, members can:

- Parents can manage up to 5 kids' accounts from The Southern mobile app
- They can assign chores and homework to teach kids how to earn money on their Greenlight Debit Card
- Kids can use the Greenlight app to play **Level Up®**, a financial literacy game, and mark chores and homework complete

To learn more, call us at 770.719.1111 or visit southernonline.org/youth.

**One \$50 bonus per new youth savings/ membership account. Offer Valid for new youth accounts only opened between October 1st - December 31st, 2025. Bonus deposited after account is open 30 days. Minimum \$50 opening deposit required. If account is closed within 90 days, bonus will be forfeit.*

***Greenlight is planned for launch in late November 2025. The Southern members will be eligible for the Greenlight SELECT plan at no cost when they connect their accounts at The Southern as the Greenlight funding source to the Greenlight debit cards. Subject to minimum balance requirements and identity verification.*

Greenlight

powered by The Southern Credit Union.



WHAT YOU NEED TO KNOW ABOUT TITLE THEFT

Title theft is a scam where criminals forge a property owner's name on a deed to fraudulently transfer the property to themselves, then either sell it or take out a loan using the home as collateral. This identity fraud can leave the legitimate homeowner with significant financial losses, potentially facing foreclosure or eviction.

Learn more by scanning the QR code or visit us online at southernonline.org/member-updates



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 2025, December 2025 or January 2026 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 is running slower than usual lately, 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.

03/24/1960

The next generation of Digital Banking from The Southern is COMING SOON!

Modern. Intuitive. Customizable to you.

Get ready for a whole new digital banking experience! Access all the features you need with ease—no more buried navigation items. And customize your homepage to make it uniquely yours.



Here's what's coming:

- Enjoy a consistent experience across online banking and the mobile app.
- See due date and past due information—and click to view statements, make payments or transfer money—right from the Accounts widget.
- Control which features appear on your homepage by adding widgets to your “favorites.” And collapse, expand or reorder them at any time.
- See key messages upfront and customize the name you're greeted with when you sign on.
- View your five most recent transactions without having to click into an account.

These exciting new features will be rolling out in November. Existing Online and Mobile banking users will receive email notification closer to the exact date of upgrade. If you're not signed up, visit **southernonline.org** today!

HOLIDAY CLOSINGS		THE SOUTHERN BY THE NUMBERS	
EMPLOYEE APPRECIATION DAY Saturday, October 4 th , 2025	THANKSGIVING Thursday, November 27 th , 2025 Friday, November 28 th , 2025	STATISTICALLY SPEAKING AS OF AUGUST 31, 2025	DIVIDEND NEWS AS OF SEPTEMBER 30, 2025
COLUMBUS DAY Saturday, October 11 th , 2025 Monday, October 13 th , 2025	CHRISTMAS Wednesday, December 24 th , 2025 Thursday, December 25 th , 2025	Assets \$552,640,119 Shares \$490,739,324 Loans \$215,191,906 Members 30,664	Savings 0.050% Checking Plus 0.015% Heritage Club Checking 0.015% IRA Shares 0.500%
VETERAN'S DAY Tuesday, November 11 th , 2025	NEW YEAR'S DAY Thursday, January 1 st , 2026	<i>Follow Us</i> 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 T H 8:00 AM - 4:00 PM ATM	DRIVE THRU HOURS M – F 8:30 AM – 5 PM SAT 9 AM – 12 PM
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 T H 8:00 AM - 4:00 PM	[†] LOCATION HAS ATM & NIGHT DROP [‡] NOT ACCESSIBLE BY THE PUBLIC /COMPANY EMPLOYEES ONLY
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.	

