



THIRD QUARTER 2024

SOUTHERN *Style*

Tips for planning your holiday budget



From gifts to travel, make this a *Season to Remember*



Creating a budget for holiday spending can help you enjoy the festive season without the stress of overspending. Here's a step-by-step guide to help you plan your holiday expenses effectively:



1. Start Early

Begin planning your holiday budget well in advance. Early planning gives you more time to save and also helps you avoid the last-minute rush, which often leads to impulsive and more expensive purchases.

2. Set a Spending Limit



Decide on a total amount you are willing to spend during the holidays. This should include all expenses such as gifts, decorations, food, travel, and any other holiday-related costs.

3. Look for Deals and Discounts

Take advantage of sales, coupons, and discounts. Shopping during sales events like Black Friday or Cyber Monday can help you save significantly.



4. Make a Shopping List



Create a detailed shopping list for each category. This helps you stay organized and focused, reducing the temptation to make impulse purchases.



5. Track Your Spending

Keep track of your expenses as you go in a budgeting app, spreadsheet, or even a simple notebook to record each purchase. This will help you stay within your budget and make adjustments, if necessary.

6. Review and Adjust

After the holidays, review your spending to see how well you stuck to your budget. This will help you understand where you did well and where you might need to make adjustments for next year.



By following these steps, you can create a holiday budget that allows you to enjoy the festive season without financial stress.



Happy budgeting!



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 is best for you (November, December or January), scan the QR code 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/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 2024, December 2024 or January 2025 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 this year, 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.

Traveling This Holiday Season?

Don't be declined!

To avoid your debit or credit card being declined when traveling, contact us **BEFORE** you leave and provide the dates of your trip. This is very important when traveling internationally!



Newnan Branch Renovation Updates!

We're making progress each week on the remodel of our Newnan Branch.

As a reminder we have a temporary location at:
6 Jefferson Parkway, Newnan.



SHOPPING SAFELY ONLINE

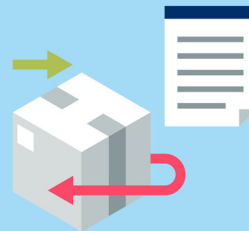
04/30/1980



SHOP ON TRUSTED WEBSITES, CHECK THE SELLER



READ CUSTOMER REVIEWS



CHECK SHIPPING TERMS AND RETURNS POLICY



CREATE STRONG PASSWORDS



AVOID PUBLIC WI-FI, USE A SECURE CONNECTION



USE ONLY SECURE SITES: LOOK FOR A URL ADDRESS BEGINNING WITH HTTPS INSTEAD OF HTTP



PROTECT YOUR DEVICES FROM MALWARE



WATCH OUT FOR SCAMS AND FRAUDS



CHECK YOUR CREDIT UNION STATEMENTS REGULARLY



NEVER USE A DEBIT CARD PIN TO SHOP ONLINE



BE CAUTIOUS ABOUT HOW MUCH PERSONAL INFORMATION YOU PROVIDE



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!

You may have noticed that mail is running slow in areas lately. Send in payments earlier to avoid delays and fees or pay your loans through our online banking or mobile app.

The Southern Credit Union is a proud supporter of the U.S. Marine Corps Reserve Toys for Tots Program. We will have a Toys for Tots collection box set up in the lobby of our Fayetteville Branch starting in November. Please bring a new, unwrapped toy for any kid age 2-12 years old.

Happy Holidays!

HOLIDAY CLOSINGS

COLUMBUS DAY
Saturday, October 12th, 2024
Monday, October 14th, 2024

CHRISTMAS
Tuesday, December 24th, 2024
Wednesday, December 25th, 2024

THANKSGIVING
Thursday, November 28th, 2024
Friday, November 29th, 2024

NEW YEAR'S DAY
Wednesday, January 1st, 2025

Follow Us
for updates



STATISTICALLY SPEAKING AS OF AUGUST 31, 2024

Assets	\$537,460,926
Shares	\$483,646,260
Loans	\$219,368,601
Members	31,441

DIVIDEND NEWS AS OF AUGUST 31, 2024

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

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.

