



FIRST QUARTER 2026

SOUTHERN Style

FAMILY FINANCES JUST GOT EASIER WITH GREENLIGHT

The Southern Credit Union is committed to helping families build strong financial foundations. That's why we've partnered with Greenlight® Financial Technology, Inc. to provide members with free† access to Greenlight's award winning family finance app.

Financial education matters now more than ever—91% of kids and teens say financial skills are essential to achieving their life goals, and 94% of parents agree. Yet only 35 states require a personal finance course, and teens score an average of just 64% on the National Financial Literacy Test. Parents also rank personal finance as the hardest life skill to teach, with 81% wishing for better resources.



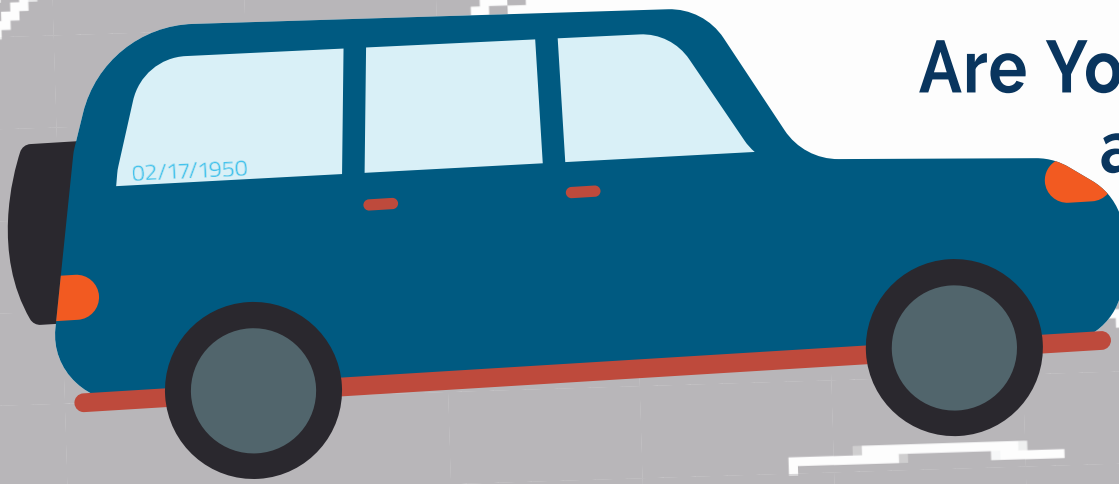
Greenlight helps bridge this gap. With a debit card and app designed for kids and teens, Greenlight teaches earning, saving, giving, and responsible spending—all supported by parental controls. Parents can instantly send money, automate allowances, assign chores, set spending limits, and receive real time alerts. Kids learn through hands on experience and Greenlight Level Up™, an interactive financial literacy game with challenges and rewards.

This exclusive benefit is available to members of The Southern Credit Union. Current members with a checking account can activate their free† Greenlight subscription by logging into The Southern Mobile App and linking their checking account as the funding source. Learn more by scanning the QR code, or visiting us at southernonline.org/greenlight.







†TSCU members are eligible for the Greenlight SELECT plan at no cost when they connect their TSCU checking account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Offer ends 06/30/2026. Offer subject to change.

Are You Ready for a New Ride?



We've lowered our auto loan rates to help you save! Get pre-qualified today and shop with confidence knowing your budget and monthly payment upfront. Our loan process is simple, convenient and Loan Representatives are ready to assist you by phone or online. We also offer remote closings through DocuSign E-signature—saving you time and keeping you safe.

Auto Loan Features at The Southern:

-  Rates starting as low as 3.50% APR*
-  Flexible financing with varying terms
-  Automatic payment options
-  No pre-payment penalties

Already love your car but not your loan? If you financed with another lender at a higher rate, we may be able to help you save by refinancing at a lower rate. *Plus*, applying is easy—call our Loan Representatives at 770.719.1111 or visit us online to start saving on your next new or pre-owned auto! Be sure to ask about our extended warranties and Guaranteed Auto Protection (GAP) coverage.

* Annual percentage rate. Rates as low as 3.50% APR available on New Auto Loans with approved credit for qualified borrowers. This offer includes a .25% for 10% equity. Actual rate may vary based on creditworthiness, loan amount, and term. Rates and terms subject to change without notice.

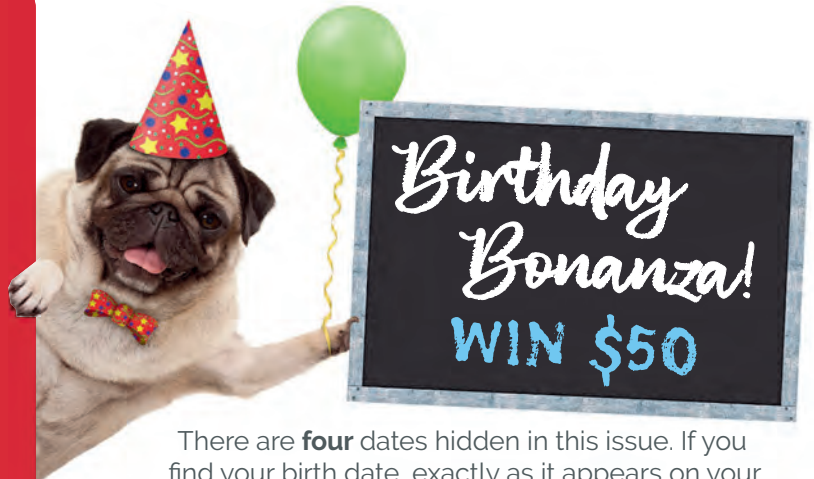
Apply today by scanning the QR code or visit us online at southernonline.org/get-a-loan



Thank You to Chick-fil-A[®] for 40 Years of Partnership

Did you know that Chick-fil-A was our second Select Employer Group to come on board here at The Southern in 1986?

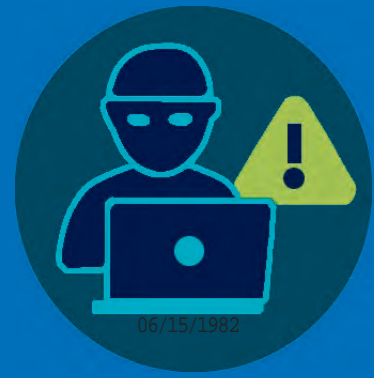
Anyone working for Chick-fil-A Inc. is welcome to join The Southern, so please share with your family and friends! We even offer a branded Chick-fil-A Platinum Visa Credit Card!



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!

FRAUD

Fraud is the intentional misrepresentation of information that can lead to financial loss and identity theft. Criminals use your personal data to steal money, open accounts, damage your credit score, and even impersonate you in other crimes. It's important to know what to look for and to stay vigilant.



COMMON TYPES OF FRAUD



Phishing

Fake emails or messages pretending to be from trusted organizations to steal your information.



Identity Theft

When someone uses your personal details to commit fraud.



Scams

Imposter schemes, fake debt collection, investment fraud, and prize offers requiring upfront payment.

HOW TO PROTECT YOUR PERSONAL INFORMATION



Use strong passwords or pass phrases and update them regularly



Store sensitive documents in a secure place



Avoid sharing personal details via email, text, or on social media



Monitor your accounts and credit reports frequently



Enable two-factor authentication on your accounts

SIGNS YOU MIGHT BE A VICTIM

LOOKOUT

Unfamiliar charges on your credit or debit card

Suspicious withdrawals from your accounts

Bills for services you did not use

Unknown accounts on your credit report



STAY VIGILANT AGAINST SCAMS

Scammers often use fear, urgency, and pressure tactics.

If someone asks for immediate payment or sensitive, personal information, pause and verify.

SCAN THE QR CODE:

We regularly update our Financial Resources and Education landing page with helpful information.



Annual Membership Gathering

Our annual meeting is right around the corner.

Unlike other financial institutions, whose meetings are restricted to a few shareholders, The Southern Credit Union is a financial cooperative with annual meetings open to its valued member-owners: **You!**

The Credit Union exists only to serve you, and your support is greatly appreciated. This year, two members of our Board are seeking reelection by acclamation. More details about them can be found at southernonline.org/member-updates or by scanning the QR code below.

JOIN US for our 2026 Annual Meeting on Monday, April 20th at 5:30 PM in the Carriage House behind our Fayetteville Branch, 430 E Lanier Ave., Fayetteville, GA 30214.



ATTENTION! class of 2026

We're awarding multiple scholarships ranging from \$1,000 to \$5,000 to students who excel academically, lead in their schools, and make a difference in their communities. Our goal is to build a lasting financial partnership that supports you through college and beyond.

Apply today by scanning the QR code or visiting southernonline.org/scholarship.

Your future starts now—take the first step!

Deadline: Applications must be postmarked and your video uploaded to YouTube by April 30, 2026.



09/19/1964

HOLIDAY CLOSINGS

MEMORIAL DAY

Saturday, May 23rd, 2026
Monday, May 25th, 2026

JUNETEENTH

Friday, June 19th, 2026
Saturday, June 20th, 2026

INDEPENDENCE DAY

Friday, July 3rd, 2026
Saturday, July 4th, 2026

LABOR DAY

Saturday, September 5th, 2026
Monday, September 7th, 2026

COLUMBUS DAY

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

VETERAN'S DAY

Wednesday, November 11th, 2026

THE SOUTHERN BY THE NUMBERS

STATISTICALLY SPEAKING

AS OF FEBRUARY 28, 2026

Assets	\$565,913,184
Shares	\$502,637,244
Loans	\$210,721,524
Members	30,030

DIVIDEND NEWS

AS OF FEBRUARY 28, 2026

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

Follow Us for updates



LOCATIONS AND BRANCH HOURS

FAYETTEVILLE†

430 East Lanier Ave.
Fayetteville, GA 30214

GRIFFIN†

1610 Highway 16 West
Griffin, GA 30223

NEWAN†

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 W T H 8:00 AM - 4:00 PM
ATM

FAA HAMPTON BRANCH‡

299 Woolsey Rd.
Hampton, Georgia 30228
LOBBY HOURS: T I W T H 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.

