



FIRST QUARTER 2025

SOUTHERN *Style*

UNLOCK YOUR DREAM HOME *with The Southern Credit Union*

Your home is more than just walls and a roof—it's where memories are made. At The Southern Credit Union, we believe in empowering our members with financial solutions to achieve their goals. Whether you're a first-time buyer, looking to refinance, or are purchasing a second property—we're here to make that process as smooth as possible.

Competitive Mortgage Loans

Pre-qualification: Secure financing easily with an estimate based on your credit score and financial details. Pre-qualification can help you figure out which type of loan would be best and possibly how much of a loan you're likely to qualify for.

Flexible Options and Terms: We offer a variety of fixed-rate and adjustable-rate mortgages to best suit your needs.

Local decision-making: Your loan application is reviewed by our local team, ensuring fast and personalized service. Local underwriting also means easier and faster processing!

Member-focused: As your credit union, we are dedicated to helping you achieve financial success!

If you already own your home, tapping into your home's equity could be a smart way to consolidate any unsecured debt you may have, plan an upcoming vacation or finance those home upgrades you've been dreaming about. Refinancing might sound a little daunting, but our skilled Mortgage Lending team is equipped to explain the process, offer a competitive interest rate, and help you with the paperwork. We make it simple and easy for you.



Ready to get started? Scan the QR code to visit our Mortgage Center or **call us today at 770.719.1111.**

You can even apply online today!

ATTENTION *class of* 2025

It's Scholarship Time — and the Deadline is fast APPROACHING!!!

The Southern Credit Union will award multiple scholarships ranging from \$1K to \$5K to students who are motivated in their academics, active in their schools, and contributing to their community.

For more information about the **Scholarship for Success**, scan the QR code or visit us online at southernonline.org/scholarship.

Your completed scholarship application must be postmarked and video uploaded to YouTube no later than April 30th, 2025.



11/11/1988

Annual Meeting Reminder

It's that time! Our annual meeting is just 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. Nominees will serve a three-year term.

Board of Directors' Nominees are:

Mr. Ray Hull

is President/CEO of The Southern Credit Union. He has served on the Board of Directors since 1998. Mr. Hull is a Certified Public Accountant, holds a BBA in Accounting and a Masters in Business Administration.

Mr. Rick Halbert

is VP of Commercial Construction for Trilith Development. He is an alumni of LSU, and he and his family currently reside in Fayetteville, Georgia. Mr. Halbert has served on the Board of Directors since 2004.

Join us for the 2025 Annual Meeting on Monday, April 21, 2025 at 5:30 PM in the Carriage House behind our Fayetteville Branch, located at 430 E Lanier Ave., Fayetteville, GA 30214.

BEWARE of Account Takeover Fraud

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

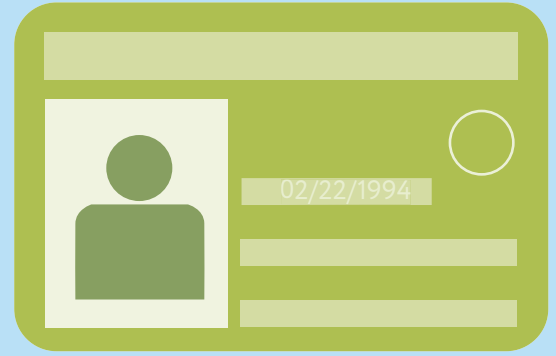
southernonline.org/account-takeover-fraud



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!

Identity Theft: Protect Yourself

Identity theft happens when someone uses your personal or financial information, like your Social Security number or credit card number, without your permission. There are things you can do to reduce the chance someone will steal your identity.



How will I know if someone steals my identity?

- **Check your bills and account statements.** Look for things you didn't buy, withdrawals you didn't make, or changes to your address that you didn't expect.
- **Look at your medical bills and insurance statements.** You might see charges you don't recognize.
- **Check your credit reports for mistakes or accounts you don't recognize.** Right now, the three nationwide credit bureaus — Equifax, Experian, and TransUnion — let you get a free report online once a week. Get your free weekly report from each bureau at annualcreditreport.com.

You also get a free yearly credit report from each bureau at annualcreditreport.com or by calling 1-877-322-8228.

How do I protect myself from identity theft?

There are things you can do to keep your information safe:

- **Protect documents with personal information.** Keep things like your birth certificate, Social Security card, and account statements in a safe place. Shred papers with personal information on them before you throw them away.
- **Don't give your Social Security number to someone who calls, texts, or emails you.** Even if they say they're from the government, your bank, or a company you know. They're not. It's a scam.
- **Protect your information online and on your phone.** Use passwords that are hard to guess. Add multi-factor authentication for extra security on accounts that offer it.

How do I report identity theft and get help?

If you think someone has stolen your identity, report it to the Federal Trade Commission. You'll get a free personal recovery plan with next steps.

- To report in English, go to IdentityTheft.gov or to report in Spanish, go to RoboDeIdentidad.gov
- If you're more comfortable reporting in another language, call [877-438-4338](tel:877-438-4338) and press 3 to report in your preferred language. Interpreters are available daily from 9:00am — 5:00pm ET.

The latest in Consumer Advice is available at consumer.ftc.gov.

COMING SOON

The Southern Credit Union website southernonline.org is getting a facelift in mid-April!

You can expect easier navigation and more detailed information about the great products and services that we have to offer!



WORTH THE WAIT – Newnan Branch Renovation!

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

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



HOLIDAY CLOSINGS

MEMORIAL DAY

Saturday, May 24th, 2025
Monday, May 26th, 2025

JUNETEENTH

Thursday, June 19th, 2025

INDEPENDENCE DAY

Friday, July 4th, 2025
Saturday, July 5th, 2025

Follow Us
for updates



THE SOUTHERN BY THE NUMBERS

STATISTICALLY SPEAKING

AS OF FEBRUARY 28, 2025

Assets	\$546,516,869
Shares	\$493,087,894
Loans	\$216,364,754
Members	31,093

DIVIDEND NEWS

AS OF FEBRUARY 28, 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

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

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

NEWNAN

6 Jefferson Parkway
Newnan, GA 30263
NO DRIVE THRU OR ATM 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.

