



FOURTH QUARTER 2025

# SOUTHERN *Style*

## Our Newnan branch has a fresh new look!

After completing the remodel of our Newnan branch in July, employees celebrated with our members, Board of Directors and Newnan/Coweta Chamber for a special ribbon-cutting event.

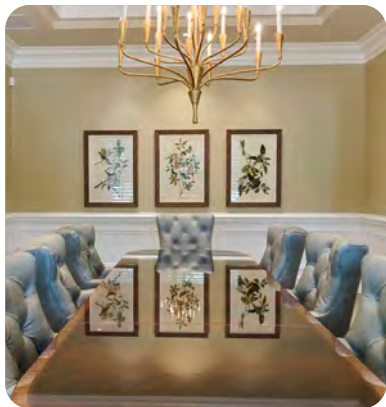
**Now, we're ready to welcome you!** So, spread the word to friends and family—this location is open and proudly serving anyone living or working in Coweta County. **Come see what's new today!**



Doug Horton,  
Branch Manager

Stop by to meet  
Doug and share a  
cup of coffee!

**232 Bullsboro Drive**












## Get on the Road for Less—New Lower Auto Loan Rates!

### Looking for a new or pre-owned vehicle?

We've lowered our auto loan rates to help you save! Get pre-approved 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
-  No application fees
-  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, whether you're purchasing or refinancing, you may qualify to defer your first payment for up to 90 days\*\*.*

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.

\*\* Payment Deferral: Deferring your first payment for up to 90 days is subject to credit approval and eligibility. Interest will continue to accrue during the deferral period. Other restrictions may apply.

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



## ATTENTION! *class of* 2026

### Invest in Your Future with The Southern Credit Union Scholarship for Success!

We believe in empowering the next generation—and that starts with supporting education. If you're a high school student who is a member of The Southern, or qualifies for membership, this is your chance to shine!

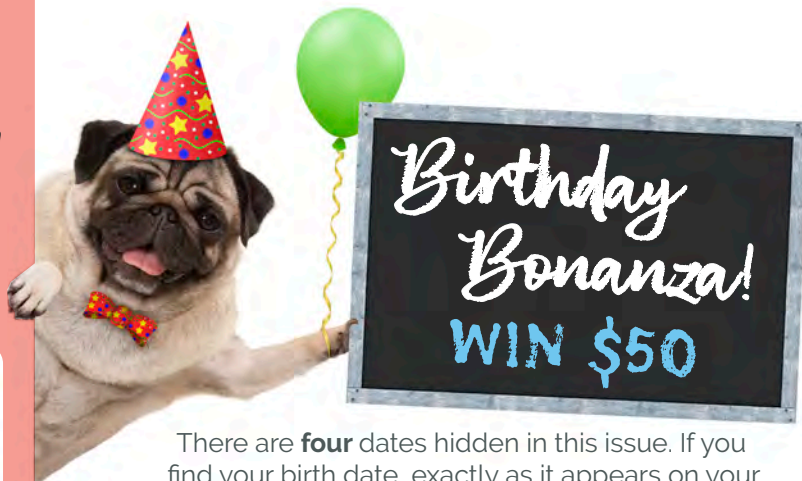
We're awarding multiple scholarships ranging from \$1,000 to \$5,000 to students who excel academically, lead in their schools, and make a difference in their communities. Our goal is to build a lasting financial partnership that supports you through college and beyond.

Don't miss this opportunity to reduce college costs and gain recognition for your hard work.

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.*



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!

# Why is it important to protect my personal information?



## Personal Information

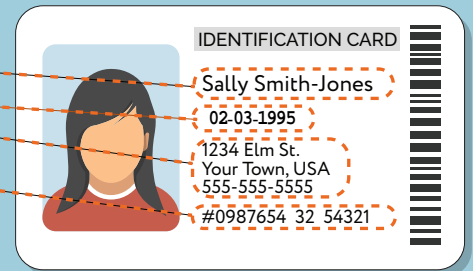
Safeguarding your personal data and information is key to protecting your identity, financial security, and privacy.

**Personal Identifiable Information (PII)** = information that can be used to distinguish an individual's identity when used alone or with other data which can lead to fraud.

### What are examples of PII?

#### Directly Identifiable

- Full name
- Date of birth
- Address and phone number
- Identification such as driver's license, passport, and Social Security number



#### Indirectly Identifiable

- Financial and account information
- Medical records
- Employee identification information and records

Source: <https://www.justice.gov/usao-ndga/protecting-yourself-while-using-internet>



## Understanding Fraud

**Fraud** = The intentional and deliberate misrepresentation of information that can result in financial or other losses.



### Phishing

An attempt by someone pretending to be a legitimate organization to get your personal information via email links, phone, and other online tools.



### Identity Theft

A crime that occurs when your personal information is stolen to commit fraud.

By using your personal information, criminals can:

- Steal your money
- Add to your debt load
- Open new accounts
- Damage your credit score
- Impersonate you to commit other crimes

Signs you might be a victim of identity theft:

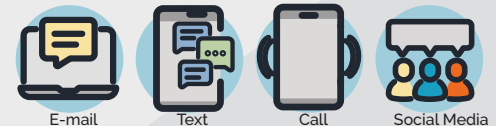
- Suspicious withdrawals from your bank account
- Suspicious charges on your credit card
- Unfamiliar items on your credit report
- Bills for services you did not use

Source: [identitytheft.gov](http://identitytheft.gov)

### Scam

A type of consumer fraud using deception to trick people into providing money or information.

#### Scammers use:



#### Common signs of a scam:

- Leverage fear, threat of embarrassment, or missing out on a deal
- Pressure to act immediately
- Requiring payment to be made a very specific way

### Examples of Scams

- ✓ Imposter - pretending to be a person, government agency, business, or charity
- ✓ Sale of nonexistent good or service
- ✓ Debt collection or loan forgiveness
- ✓ Investment | Money transfer
- ✓ Job | Unemployment benefits
- ✓ Promise of a prize requiring up-front payment or account information

## Stay Vigilant

- ✓ Use caution when sharing personal information.
- ✓ Store documents in a safe place.
- ✓ Use strong passwords and change them often.
- ✓ Protect your information online and on your phone.
- ✓ Monitor accounts and credit reports.
- ✓ Stay informed about current scams and fraud.
- ✓ Report suspicious activity.

Sources: <https://www.consumerfinance.gov>  
<https://reportfraud.ftc.gov>  
<https://consumer.gov>

[federalreserveeducation.org](http://federalreserveeducation.org)

# Annual Membership Gathering

**It's almost time! 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. *Nominees will serve a three-year term.*

## JOIN US for our 2026 Annual Meeting

**on Monday, April 20, 2026 at 5:30 PM in the Carriage House behind our Fayetteville Branch, located at 430 E Lanier Ave., Fayetteville, GA 30214.**

### Board of Directors' Nominees are:

**Mr. Mike Foran** is a resident of Fayette County and has served on The Southern Credit Union Board since 1999. Mr. Foran currently serves on both the Audit Committee and the Budget Committee. He retired from the Federal Aviation Administration (FAA) in January of 2006 and has been a member of The Southern Credit Union since 1973.

**Mr. Robert Matthews** is a resident of Fayette County and joined the board in 2016. He currently serves as the chair of both the Audit Committee and the Budget Committee. Mr. Matthews was employed for 28 years by the US Department of Justice Federal Bureau of Prisons in the roles of Warden, Regional Director and Assistant Director. He is currently the Vice President of Marketing for Correct RX Pharmacy Services.

10/10/1978

### HOLIDAY CLOSINGS

**MLK, JR BIRTHDAY**  
Saturday, January 17<sup>th</sup>, 2026  
Monday, January 19<sup>th</sup>, 2026

**PRESIDENT'S DAY**  
Saturday, February 14<sup>th</sup>, 2026  
Monday, February 16<sup>th</sup>, 2026

**MEMORIAL DAY**  
Saturday, May 23<sup>rd</sup>, 2026  
Monday, May 25<sup>th</sup>, 2026

**JUNETEENTH**  
Friday, June 19<sup>th</sup>, 2026  
Saturday, June 20<sup>th</sup>, 2026

**INDEPENDENCE DAY**  
Friday, July 3<sup>rd</sup>, 2026  
Saturday, July 4<sup>th</sup>, 2026

**LABOR DAY**  
Saturday, September 5<sup>th</sup>, 2026  
Monday, September 7<sup>th</sup>, 2026

### THE SOUTHERN BY THE NUMBERS

#### STATISTICALLY SPEAKING AS OF NOVEMBER 30, 2025

|         |               |
|---------|---------------|
| Assets  | \$555,657,934 |
| Shares  | \$492,399,873 |
| Loans   | \$213,423,827 |
| Members | 30,136        |

#### DIVIDEND NEWS AS OF NOVEMBER 30, 2025

|                        |        |
|------------------------|--------|
| 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<sup>†</sup>**  
430 East Lanier Ave.  
Fayetteville, GA 30214

**GRIFFIN<sup>†</sup>**  
1610 Highway 16 West  
Griffin, GA 30223

**NEWMAN<sup>†</sup>**  
232 Bullsboro Drive  
Newnan, GA 30263

**MCDONOUGH<sup>†</sup>**  
2097 Highway 20 West  
McDonough, GA 30253  
NO SATURDAY HOURS

**JONESBORO<sup>†</sup>**  
2236 Mount Zion Road  
Jonesboro, GA 30236

**SHARPSBURG<sup>†</sup>**  
1790 Hwy 154  
Sharpsburg, GA 30277

**PEACHTREE CITY<sup>†</sup>**  
1400 Commerce Drive  
Peachtree City, GA 30269  
NO SATURDAY HOURS

**LAGRANGE<sup>†</sup>**  
117 Bull Street  
LaGrange, GA 30240  
NO DRIVE THRU AVAILABLE  
NO SATURDAY HOURS

**KIA MOTORS BRANCH<sup>‡</sup>**  
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<sup>‡</sup>**  
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<sup>‡</sup>**  
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

<sup>†</sup> LOCATION HAS ATM & NIGHT DROP

<sup>‡</sup> NOT ACCESSIBLE BY THE PUBLIC  
/COMPANY EMPLOYEES ONLY



**CALL US TODAY!**  
770.719.1111 • 800.338.5882

NMLS# 411595  
Federally insured by NCUA.

