

Southern *Style* WINTER 2018



Holiday spending bills flooding your mailbox? ***Make the move!!***

Now that the Christmas holiday season is over and you've racked up your holiday spending on your high interest credit cards from other institutions, it's time to think about paying those balances down. Eliminate those after holiday high interest credit card bills with a Southern VISA with rate as low as 8.5% APR*.

The Southern can help relieve that headache! Transfer your balances now to one of our low interest VISA Credit Cards from The Southern. You get to enjoy the best of both worlds...you keep your points on your other card, and you pay less interest with our's.

Unlike big banks, The Southern is not increasing credit card rates and we do not charge a transfer fee. You're going to save BIG when you use it to pay off all of those high rate credit card charges from last year's holiday spending.

You have 2 options.

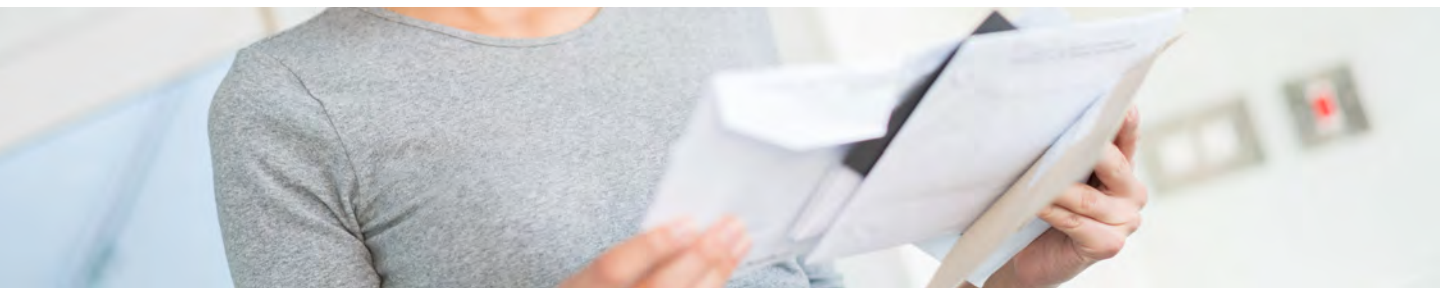
- Keep the points and pay a high interest rate
- Keep your points and pay a low interest rate with The Southern's Visa



It's the quick and easy credit card idea. Don't miss this special opportunity to save instantly. Apply in person at any The Southern branch or call 770.719.1111.



Disclaimer: *APR = Annual Percentage Rate. Your APR may vary depending on your credit history. The rate is the Prime Rate plus 3.75% as published in the Wall Street Journal as of the 17th day of each month, but will be no more than 8.9% APR.



2018 ANNUAL MEETING OF THE MEMBERSHIP

Monday April 23rd, 2018 at 6:00 PM at our Peachtree City Branch located at 1400 Commerce Drive, Peachtree City, Georgia.

As a member of The Southern Credit Union, you own a portion of the Credit Union. Your savings account qualifies you as a member-owner of the Credit Union, and entitles you to vote for the individuals on the Board of Directors. The Southern will provide heavy hors d'oeuvres and drinks. Door prizes will also be drawn that evening. Join us for a fun night at The Southern.

HERE'S HOW IT WORKS:

This year the Nominating Committee has submitted the names of Morris Kelly and Wilton Marchman as nominees to fill two vacancies on the Board of Directors. All nominees will serve a three-year term.

Board of Directors' Nominees are:

Mr. Morris D. Kelly

Mr. Kelly is retired from the Clayton County Water Authority after 43 years. He attended Clayton Junior College and has been a credit union member since 1971. He served on the Tara Credit Union Credit Committee for over 20 years and was a member of the Tara Board of Directors prior to the merger with The Southern. All total, he has 36 years of service as a volunteer in the credit union industry.

Mr. Wilton A. Marchman

Mr. Marchman retired as Assistant Superintendent of Clayton County Board of Education in 1997. He is a graduate of both the University of Tennessee and Georgia State University. He has been a Credit Union member since 1967 and was a member of the Tara Board of Directors for a number of years prior to the merger with The Southern.



TAX SEASON AND THE SCAMS THAT GO WITH IT

Criminals who want to deposit your tax return in their accounts or steal your identity are upping their game starting now. Those age-old IRS tax scams and likely some new ones will resurface, perhaps with a vengeance.

The IRS defines tax-related identity theft as occurring "when someone uses your Social Security number to file a tax return claiming a fraudulent refund." Scammers have many tricks to try and get that ever-so-personal number out of taxpayers. There are three main ways they do this; filing fraudulent returns, phone scams (vishing), and the ever so popular email or text message phishing.

Here are a few examples that may show up this tax season:

1. Phony IRS agents call you up and inform you that you owe taxes. They come up with some official sounding "tax" you owe or they say you are owed a big refund. All you have to do is confirm your social security number (SSN).
2. You receive an email with a link that directs you to an official looking website asking you to update your IRS information. Of course, included in that information is your social security number.

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RESOLVE TO SAVE BIG THIS YEAR WITH OUR LOW RATE AUTO LOAN!

Have a New Year's resolution to save this year? Start by shopping our auto loan rates! We have the low rate auto loan to put you in the new car you want with a loan that you can afford.

Members of The Southern Credit Union can make car shopping easy when they take advantage of what The Southern has to offer. Low rates and pre-approval that will help with your new vehicle purchase. All that's left for you to do is drive away with the car of your choice!

We offer:

- Amazing low rates
- Highly flexible terms
- Fast loan process - get approved in just minutes!

Purchase your new vehicle wisely! With a great rate, pre-approval and the expertise of The Southern, will make your vehicle purchase a positive one when you're a member of The Southern Credit Union.

Visit www.southernonline.org today to get pre-approved or call 770.719.1111 for more information.



Disclaimer: *1.9% Annual Percentage Rate (APR) is limited to new automobiles, which include 2017, 2018 and 2019 model year vehicles. Qualifying vehicles must have been purchased within 90 days from the date of loan origination. Those vehicles titled more than 90 days from origination will be considered used automobiles, in which regular rates would apply. 1.9% APR is limited up to and including a maximum of 72 months of repayment. APR: Annual Percentage Rate based upon approved credit. Offer subject to change without prior notice.



NEED ADDITIONAL CASH? - A SECOND MORTGAGE MAY BE THE ANSWER.

Your home is one of the best resources you have to obtain cash for whatever life throws your way. A second mortgage may be the product you need to accomplish your goals.

A Second Mortgage is an installment loan product. That means you borrow a dollar amount, make fixed monthly payments for a pre-determined number of months and you receive the funds in one lump sum. You may choose to use it all at once, like for a car, or put it in a savings account to use at your leisure. Whether you use it or not, the payments will still need to be made monthly. This option is different from using the equity in your home as a line of credit as it has a set loan balance and payment amount, where the line of credit may vary each month. This makes the second mortgage product much easier to use in a set budget. It is a great option for debt consolidation.

Here is a quick snapshot of the features of a second mortgage.

- Fixed Rate & Term
- Up to \$650 towards Closing Costs on all closings over \$25,000
- Up to 95% *LTV available
- Loan terms available up to 15 years
- NO pre-payment penalties
- Payments include principal and interest only

*Rate and term purchase transactions credit of 700 or higher ** APR based on the following scenario: term purchase transactions credit of 700 or higher Loan ex; 60 month, 50,000 LA, 80% LTV

Tired of paying high interest on your current HELOC or 2nd mortgage? Call us today to lock in a fixed rate.

Call us for more information about these great loans products

For more information please call 770.719.1111 to speak to one of our mortgage professionals.

LOWER YOUR CAR PAYMENT REFINANCE AND SAVE!

You chose your set of wheels for many reasons - the color, the speed, *oh...* and that little detail about getting you from point A to point B. Wouldn't it be nice to save \$\$\$ too?! Refinancing your auto loan could put some money back in your pocket.

Refinancing could save you \$\$\$. Financed elsewhere? Begin by comparing your rate with The Southern's to see if we can save you money. A lower loan rate could lower your monthly payments. Call us and we'll do the math for you!

We make refinancing simple. We've streamlined the process so it's as easy as 1-2-3.

1. Apply online, over the phone, or at any location
2. Tell us where your car is currently financed
3. Provide some basic info -- make, model, VIN

That's it! We'll do the rest. Most of the time, you can apply today and fund your loan today. Call us at 770.719.1111 or 800.338.5882 to apply over the phone.



The Southern is out and about. Did you miss us?



Henry County Chamber Golf Tournament



Southern Crescent Realtor EXPO



Peachtree City Hotel & Conference Center

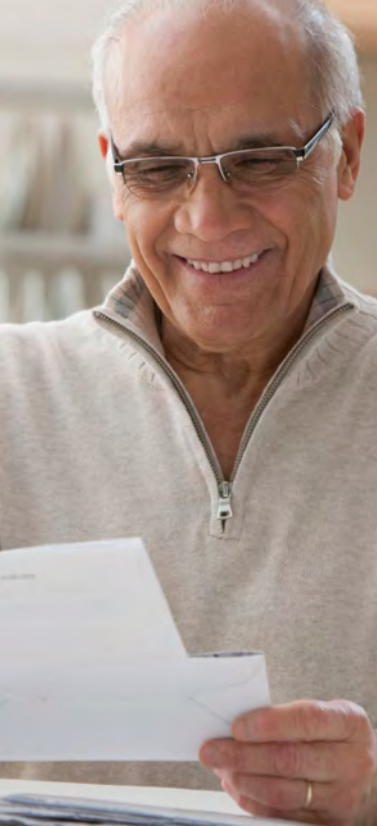


HOW IT WORKS:

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 1-800-338-5882

AND WIN \$50!

(Expires 3/31/18)



STILL WRITING A CHECK?

With the increasing availability of mobile and online banking options, traditional checking account products like paper personal checks are falling out of usage. Online bill pay and other, more convenient ways of moving money are taking their place. More people are using their debit and credit cards to make purchases in person rather than writing a check.

In a recent survey asking about how often people write checks, the most common response was "never" at 37.8%, followed by "several times a month" at 25.6%, "a few times a year" at 20.5% and "once a month" at 16.1%.

There are several options to reduce or replace check writing. For paying your bills, our Online Bill Payment allows you to pay your mortgage, credit cards, and auto loans all quickly and easily either on demand or as automatically recurring payments. For everyday shopping and even some recurring payments such as gym memberships, using our credit and debit cards are great options. Check writing in a store is often a time-consuming process that slows down the transaction and requires you to present identification. Using a credit or debit card is fast, secure, and allows for easy tracking of your spending.

Visit any branch location or our website at www.southernonline.org to learn more about our checking account services and other payment options.

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- You receive an email with a link directing you to a website that asks you to verify your e-file information for the IRS. This information includes your SSN, your credit or debit card number (for paying any tax due), address, etc.
- Someone "official" shows up at your door unexpectedly and presents you with a badge that looks like it could be an IRS agent. You are told you owe taxes and he or she is there to collect payment or to take you to jail if you don't pay.

Of course all of these are fake. The IRS has protocols in place for communicating with taxpayers and one thing you can be sure of is that no one from the agency will initiate communication with you using email, the telephone, social media, or by showing up at your door. They will first send a letter by US Postal Service.

HOLIDAY CLOSINGS:

MARTIN LUTHER KING JR. DAY

Saturday, January 13th, 2018
Monday, January 15th, 2018

PRESIDENT'S DAY

Saturday, February 18th, 2018
Monday, February 20th, 2018

STATISTICALLY SPEAKING AS OF NOVEMBER 30, 2017

Assets	\$381,975,680
Shares	\$339,206,122
Loans	\$163,293,398
Members	32,556

DIVIDEND NEWS AS OF NOVEMBER 30, 2017

Balance	0.100%
\$0.00-\$99.99	0.100%
\$100.00-\$2,499.99	0.100%
\$2,500.00-\$9,999.99	0.100%
\$10,000.00-\$24,999.99	0.100%
\$25,000.00-and greater	0.100%
Share Draft	0.050%
IRA Shares	0.250%

HAPPY NEW YEAR 2018

FROM ALL OF US AT THE SOUTHERN

The IRS also will NEVER:

- Demand payment immediately without giving you the opportunity to appeal or discuss it.
- Require a payment method of wire transfer, pre-paid debit card, or gift cards.
- Ask for payment card information over the phone.
- Threaten to have you arrested for failure to pay any tax or fee.

According to the IRS, last tax season there was a 400% increase in phishing and malware incidents. The agency detected 35,000 fraudulent returns and prevented nearly \$194 million from being issued fraudulently.

If you have been a victim of tax-related identity theft, contact the IRS directly and complete IRS Form 14039 Identity Theft Affidavit.

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 - Thursday 8:30 a.m. - 5 p.m.
• Friday 8:30 a.m. - 6 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 - Thursday 9 a.m. - 4 p.m.
• Friday 9 a.m. - 5 p.m.
DRIVE-THRU HOURS
• Monday - Thursday 8:30 a.m. - 5 p.m.
• Friday 8:30 a.m. - 6 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. - 5 p.m.
DRIVE-THRU HOURS
• Monday - Friday 9 a.m. - 5 p.m.
• Saturday 9:00 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

MCDONOUGH

2097 Highway 20 West • McDonough, GA 30253
LOBBY HOURS
• Monday - Friday 9 a.m. - 4 p.m.
DRIVE-THRU HOURS
• Monday - Thursday 8:30 a.m. - 5 p.m.
• Friday 8:30 a.m. - 6 p.m.
ATM + NIGHT DROP ON LOCATION

NEWNAN

232 Bullsboro Drive • Newnan, GA 30263
LOBBY HOURS
• Monday - Thursday 9 a.m. - 4 p.m.
• Friday 9 a.m. - 5 p.m.
DRIVE-THRU HOURS
• Monday - Thursday 8:30 a.m. - 5 p.m.
• Friday 8:30 a.m. - 6 p.m.
• Saturday 9 a.m. - 12 p.m.
ATM + NIGHT DROP ON LOCATION

PEACHTREE CITY

1400 Commerce Drive • Peachtree City, GA 30269
LOBBY HOURS
• Monday - Thursday 9 a.m. - 4 p.m.
• Friday 9 a.m. - 5 p.m.
DRIVE-THRU HOURS
• Monday - Thursday 8:30 a.m. - 5 p.m.
• Friday 8:30 a.m. - 6 p.m.
• Saturday 9 a.m. - 12 p.m.
ATM + NIGHT DROP ON LOCATION

CALL US TODAY!
770.719.1111 • 800.338.5882



NMLS#411595

THE SOUTHERN CREDIT UNION PRIVACY NOTICE:

The Southern Credit Union annual privacy notice is available online at www.southernonline.org

If you would like a paper copy, please call 770.719.1111 or 1800.338.5882.

