


SouthernStyle

WINTER 2019



Happy New...
YEAR ...

I mean BILLS!!

Eliminate those after-holiday credit card debts with our 8.25%* after holiday loan

Now that the Holidays are over and the fun has subsided, it is time....time for the bills to arrive! Paying for the 2018 Holiday purchases into 2019 is no fun. And, neither are those high interest payments.

Time to call The Southern and let our lenders help you. We're offering a special after holiday loan that will help you save money and reduce those high credit card debts. With a rate as low as 8.25% APR*, you're going to save BIG, when you use it to pay off all of those high rate credit card charges from your holiday spending.

To get your after holiday loan call or come into any branch office. Or apply online at www.southernonline.org.



9/16/67

2019 ANNUAL MEETING OF THE MEMBERSHIP

The annual meeting will be held on Monday April 22nd, 2019 at 6:00 PM at our Peachtree City Branch located at 1400 Commerce Drive, Peachtree City, GA

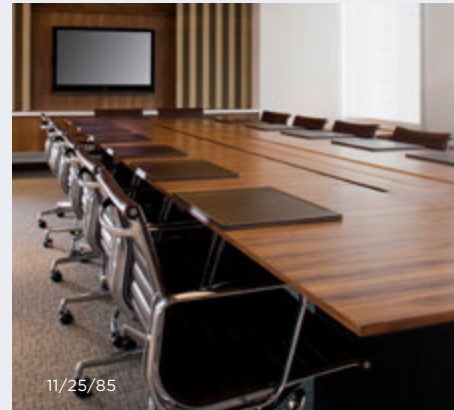
The annual meeting is just around the corner, and we hope you can join us. Unlike other financial institutions whose meetings are restricted to a few shareholders, your credit union is a financial cooperative with annual meetings open to its valued member-owners: You! Give us your feedback and let us know how well the credit union is serving your financial needs. Enjoy refreshments and snacks and the chance to visit with other members too. The credit union exists only to serve you and your support is appreciated.

HERE'S HOW IT WORKS:

This year the Nominating Committee has submitted the names of Rick Halbert and Ray Hull 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. Rick Halbert**
 Mr. Halbert is the only "non-retired" Board Member with The Southern Credit Union. For over 35-yrs, Rick's career has been in commercial construction and development throughout most of the United States. He is the owner of Halbert Development, Inc. and is a general partner of Promaker Commercial Real Estate, LLC. Rick has been working at Pinewood Atlanta Studios since 2013 and currently working at Pinewood Forest. He attended LSU where he met and married his wife, Shelley.
- Mr. Ray Hull**
 Mr. Hull is President/CEO of The Southern Credit Union. He joined the Credit Union in 1991 and since 1998 has served as President. He also serves on the Board of Directors as Treasurer. He is a Certified Public Accountant (CPA) and holds a BBA in Accounting, as well as a Masters in Business Administration from Valdosta State University.



Tips from The TSC

Staying safe online and the importance of your member number.

In today's world, we can do almost everything electronically. It is quick and easy. Convenience does come with some risks, especially when it comes to doing financial transactions online. Every day, devious criminals are busy developing new scams targeting the public.

At The Southern, we are committed to the safety and confidentiality of your records. One of the best ways to avoid fraud is to become an educated member and we want to help. Please read this important information on how to keep your account safe.

Here are a few tips:

- Set strong passwords.** Never use your Social Security number as a username or password on ANY website. Don't use the same password for multiple logins. Always avoid using any common words or phrases and never create a password that contains your name, initials, or your date of birth.
- Don't reveal personal information via email.** Emails and text messages can be masked to look like they are coming from a trusted sender when they are actually from someone else. Do not send your personal information such as account numbers, Social Security numbers, passwords, etc. via email or texting. Email and text messaging should NOT be considered secure forms of communication.
- Don't download that file!** Opening files attached to emails can be dangerous. If you don't know the sender, be careful. These unknown files can allow harmful malware or viruses to be downloaded onto your computer.
- Antivirus is crucial.** Make sure you have a good antivirus program on your computer that is up-to-date.
- Links aren't always what they seem.** No financial institution will send you an email asking you to provide any of your login details. Never log in from a link that is embedded in an email message.
- Websites aren't always what they seem.** Be aware that if you navigate to a website from a link you don't type, you may end up at a site that looks legitimate, when in fact it's not. Take time to verify that the web page you're viewing is an exact match to the URL you expect.
- Always log off when you are done.** When you are ready to leave a site you have logged in to, be sure to log off rather than just closing the page.
- Know your member number.** This allows you to login online to your Southernonline account and monitor your activity. This is your best line of defense.
- Use secure networks.** When on a public WIFI, check to see if the website being used is encrypted. Check to see if the web address begins with https:// - which signals that your connection to the website is encrypted and more resistant to spying at home. Use a secure "locked" WIFI network with a strong password.
- Lock your screen or device.** Set up your phones, tablets, and computers with a locking feature as soon as it goes into sleep mode. This will help prevent someone from getting to your personal information if you misplace one of these devices.

Roth IRA vs. Traditional Changes for 2019

With the end of a New Year and tax season quickly approaching, some changes have been made to the contribution levels in Traditional and Roth IRA. Below is a quick overview of some of the changes that might affect you. For all tax information please go to irs.gov.

Roth IRA

- Yearly contribution for 2018 is \$5,500. (going up to \$6,000 in 2019), or \$7,000. if you are 50+
- Contributions are not-tax-deductible.
- Contributions generally can be distributed tax-free at any time.
- Earnings grow tax-deferred.
- Earnings can be distributed tax-free if the Roth IRA owner first made a Roth IRA contribution at least five years ago, and is age 59 1/2 or older, disabled, deceased, or qualifies as a first-time home-buyer.
- Distributions are not required until after the Roth IRA owner dies.

Roth IRA contribution Modified Adjusted Gross Income (MAGI) phase out ranges

	2018	2019
• Married filing jointly	\$189,000 - \$199,000	\$193,000 - \$203,000
• Married filing separately	\$0 - \$10,000	\$0 - \$10,000
• Single individuals	\$120,000 - \$135,000	\$122,000 - \$137,000

Traditional IRA

- Yearly contribution for 2018 is \$5,500. (going up to \$6,000 in 2019) or \$7,000. if you are 50+
- Contributions may be tax-deductible.
- Earnings grow tax-deferred.
- Distributions generally are taxable.
- Distributions before you reach age 59 1/2 are subject to penalty tax, unless you have an early distribution penalty tax exception.
- Required minimum distributions must begin at age 70 1/2.

Traditional IRA deductibility Modified Adjusted Gross Income (MAGI) phase out ranges

	2018	2019
• Active participant filing jointly	\$101,000 - \$121,000	\$103,000 - \$123,000
• Not an active participant, but filing jointly with spouse who is an active participant	\$189,000 - \$199,000	\$193,000 - \$203,000
• Married filing separately	\$0 - \$10,000	\$0 - \$10,000
• Single individuals	\$63,000 - \$73,000	\$64,000 - \$74,000



Reasons to Refinance Your Mortgage

There's been a lot of talk recently about refinancing, but not a lot of talk about why you should do one! Obviously, the most common reason for refinancing is to try and obtain a lower interest rate. As rates fluctuate, it is a good idea to have your mortgage re-evaluated to see what sort of interest you could be paying instead. However, there are other good reasons to refinance, and we've compiled two of the best.

Lowering Everything Else

While your rate is important, you might also be refinancing because you are looking for a shorter term, or to minimize your monthly payment. In some circumstances, refinancing a loan from a 30-year to a 15-year term allows monthly payments to stay about the same, but that's fifteen less years less to pay off the loan!

Cash Out to Cash

In some instances, homeowners may have a good bit of equity in their home and can refinance to use that equity in a money-savvy way. Maybe you'd like to consolidate debt and pay off credit cards, or maybe you'd like to invest that money into a room renovation. Depending on your financial situation, your money may be put to better use elsewhere.

If you have questions, we have answers! Call 770.719.1111 or visit us online at southernonline.org, apply 24/7 online, and more.



The Southern Has Options to Help Fulfill Your Needs!

- The Southern Credit Union specializes in helping members get one step closer to their dreams. We have the money you need for the life you lead.
- Looking for a new car? Our auto advisors and flexible loan options can get you moving forward.
- Planning on adding an extra room, or remodeling the kitchen? Our home equity loans utilize the money you already have in your home.
- Ready to consolidate your credit cards & loans into a lower monthly payment? Our loan officers will find the right loan to fit your needs, even with low credit or little-to-no equity.
- Tired of credit cards with high interest rates? We have 3 options of Visa Credit Card to choose from.
- Anytime you need extra cash, see us for fast, personal service. We've met the borrowing needs of thousands of your friends, co-workers and neighbors. And thanks to our competitive rates, most members save a substantial amount over the life of their loan.

Getting approved for your loan has never been easier. Simply stop in your nearest branch, call us, or visit us at southernonline.org to start your application online.



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 3/31/19)

Text Alerts are here!

Tax Day is Monday, April 15, 2019

You must submit your 2018 tax forms electronically or have them postmarked by Monday, April 15, 2019. But even if you wait until the last moment to file your taxes, there are three things you can do right now to lessen the stress.

1. Get a set of folders or large envelopes and label them for your various tax documents. As you receive tax information from your employer, the Credit Union and any other financial institutions, any investments you hold and so on, place them in the appropriate folder.
2. Make a folder for possible tax deductions as well. Go through your year's receipts and pull out those related to real estate taxes, charitable donations, medical expenses, etc., and place them in the folder.
3. If you are eligible, contribute to your Individual Retirement Account. You have until tax day to do so, but the sooner the better. Because the interest is accumulating tax free or tax deferred you will want to maximize the time you have your money tucked away for retirement for your Roth IRA.

With The Southern SCU fraud monitoring, keeping your card safe is as easy as sending a text. Our text alert service allows you to instantly keep tabs on suspicious card activity. At The Southern Credit Union, we want to make sure that using your debit card is always as safe and convenient as possible.

That's why we use text alerts as part of our ongoing fraud monitoring program.

How it works:

With **text fraud alerts**, if our system detects suspicious activity on your card, you'll receive a text message with details about the suspected transaction. All you have to do is respond to the text to confirm the transaction.

If you indicate the transaction is fraud, you'll receive another message with a number to call for follow-up. If not, you're all set. The system will mark the transaction as legitimate and you can get on with your day – **simple as that**.

Getting Started

If we have your mobile phone number on file, you don't have to do anything. It's really that easy.

If there is suspicious activity, we'll send a text alert **right away**.

If you need to verify or update your mobile phone number give us a call at 800-338-5882.

Announcing Apple, Samsung and Google Pay

It's Safe and Easy!

Apple Pay™ is a convenient new way to pay with your Southern Credit Union credit or debit card. Samsung and Google Pay are also now available for use with your Southern Credit Union debit card. Use to pay in stores without swiping your cards and in apps without entering payment and contact information. Just pay with a single touch of your finger using Touch ID™.

A Safe Way to Shop

Using the various wallet pay options is safe. When used, your TSCU card number is not stored on your phone or given to the merchant. A unique digital code is created specifically for that device. Your payment information is stored on your device. You still enjoy all the benefits of your credit or debit card, including fraud protection with a zero liability policy that safeguards you from unauthorized purchases.

Getting Started is Easy

It's easy to add The Southern Visa® credit or debit card to any wallet pay system. Simply open the app on your smart device to get started. Then follow the steps to complete the setup process.

WELCOME TO THE SOUTHERN

Burris Logistics

McDonough, GA

HOLIDAY CLOSINGS:

MARTIN LUTHER KING JR, DAY

Saturday, January 19th, 2019

Monday, January 21st, 2019

PRESIDENT'S DAY

Saturday, February 18th, 2019

Monday, February 16th, 2019

STATISTICALLY SPEAKING AS OF NOVEMBER 30, 2018

Assets	\$394,635,547
Shares	\$350,093,638
Loans	\$192,361,574
Members	32,834

DIVIDEND NEWS AS OF NOVEMBER 30, 2018

Balance	
\$0.00-\$99.99	0.10%
\$100.00-\$2,499.99	0.10%
\$2,500.00-\$9,999.99	0.10%
\$10,000.00-\$24,999.99	0.10%
\$25,000.00-and greater	0.10%
Share Draft	0.05%
IRA Shares	0.25%



How to use Wallet Pay options

1. Look for the Pay Wave or Apple/Samsung/Google Pay symbol at checkout and hold your phone near the contactless reader.
2. Place your finger on the Touch ID. Or, you may need to enter a passcode and sign a receipt.
3. Keep your phone by the reader until it vibrates and beeps, indicating your payment was accepted.

Google Pay is a service provided by Google Payment Corp. ©2018 Google LLC All rights reserved. Google and the Google Logo are registered trademarks of Google LLC. Apple®, the Apple logo, and Apple Pay® are trademarks of Apple Inc., registered in the U.S. and other countries. ©2018 Samsung Electronics America, Inc. Samsung®, and Samsung Pay®, are registered trademarks of Samsung Electronics Co., Ltd.

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

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 1.800.338.5882.

CALL US TODAY!
770.719.1111 • 800.338.5882



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