

# Southern *Style* SUMMER 2018

The Southern offers great products for your real estate loan needs.

## Get Pre-Qualified for a new home.



**It's warm outside and the real estate market is heating up.** Low interest rates are good news for homebuyers looking to get into the market. The Southern can save you money when purchasing your new home.

### **Financing & Getting Pre-Approved**

Because you are a Credit Union member, we make sure you get the most for your money. We help you understand the loan process, avoid mistakes and guide you to the loan you need. We have very competitive rates, extremely low closing costs, fast turnaround times and professional service.

### **We're here to help.**

We're here to provide you with the benefits you deserve, along with friendly, personal service. Your mortgage options include:

- Up to 100% financing on a USDA loan
- Up to 100% financing on a VA loan
- Up to 97.5% on an FHA loan

### **How does The Southern save you money?**

- No application fee
- No underwriting fee
- No mortgage rate lock fee
- No miscellaneous fee
- No wire transfer fee
- No document preparation fee
- No commitment fee
- No broker fee

### **Don't Pay Intangible Taxes:**

We don't charge you intangible tax. This tax is typically paid by the borrower at closing and is calculated at \$3.00 per \$1,000 of the loan. On a \$300,000 loan, that's a savings of \$900!

### **Ready to see some numbers?**

We'll be happy to go over your options with you, so you can see exactly how much you can save. Give us a call at 770.719.1111, or visit [www.southernonline.org](http://www.southernonline.org) or stop by your local branch today. We're here for you!

## The Southern Supports Relay For Life

For 16 years, The Southern Credit Union has participated in the American Cancer Society's Relay For Life. Due to the success of last year's event, The Southern once again sponsored the Kid Zone in Coweta County to help fight cancer. This year's big attraction was a variety of bounce houses and fun. From carnival games to an obstacle course, kids were able to challenge their friends and more importantly have fun while raising money. There was also a balloon artist and a face painter on hand to make the evening complete. The Southern continues its support to those that have survived cancer and honor those we've lost. Our greatest role is supporting the community as we fight together for a cure to this disease. Throughout the year The Southern held Chili-cook offs and Blue Jean Fridays during our branches to help raise money for Relay For Life.

The theme for this year was Lights, Camera, Action. This year's team raised over **\$5,300** for the American Cancer Society for cancer research, prevention and treatment programs and patient support programs. The Southern won Best Community Team Campsite at the relay. Paula Hasberger and Mahli Lowder

served as Co-Captains for Coweta County. The Southern has 2 employees in the top 10 for individual fundraising. Paula Hasberger was the highest fundraiser and Mahli Lowder was the second highest fundraiser. Our Southern Team finished 4th for overall team fundraising. The Southern team members were Paula Hasberger, Mahli Lowder, Barry Griffin, Justin Burley, John Purdy and Todd & Trish Sherpy. Overall, The Coweta County Relay for Life raised over **\$120,000**.

We especially want to thank our volunteers that assisted at the tent and walked: Mahli Lowder, Eddie Vides, Mindy & Leon Brumbelow, Ellie Emini, Michael Lear, Monica Millians, Dayna Dutton, Pam Hensley, Gary Pittard, Melvin Pittard, Barry Griffin, Bailey Evans and Taylor Reed.

Thank you to all the members who helped support The Southern's Relay For Life team. This was another awesome year for us and we could not have done it without your generous support. See you at next year's event!



Being a victim of identity theft can be one of the most stressful and devastating experiences a person can have. Luckily, you can immediately stop identity theft in its tracks by following the four steps below:

### 1. Request copies of your credit report

- You can request free annual copies of your credit reports from the three main credit bureaus (TransUnion, Equifax, and Experian) by going to AnnualCreditReport.com.
- Verify all identifying information such as your name, address and phone numbers. Contact your creditors to update any false information.
- Look for any recent unauthorized inquiries from financial institutions or creditors.
- Are there any accounts or loans you don't recognize? They could be fraudulent. Take note of what institution the loan is financed with and call them to place flags on the accounts.

### 2. Place alerts on your credit reports

Call any of the main credit bureaus and ask them to place a credit alert on your credit files to alert creditors of fraudulent activity. Be sure to ask the bureaus which type of alert best suits your needs and confirm that they will notify the other credit bureaus.

- Equifax — 1-800-525-6285
- Experian — 1-888-397-3742
- TransUnion — 1-800-680-7289

### 3. Call your financial institutions

- Contact your financial institution(s) as soon as possible to alert them that your identity has been compromised. Review your accounts and report any suspicious activity to them immediately.

### 4. File a police report

- Contact your local police department and file a police report for identity theft. Keep a copy of the report for your records.



## Put your home's rising value to work for you with a home equity loan

With home values soaring and interest rates still low, a lot of homeowners are wondering if they should view their nest as more of a nest egg.

The short answer: Maybe. It all comes down to math, goals, comfort levels, and options, like this from The Southern:

- Traditional home-equity loans. If you're looking to finance a home remodeling project, your home's growing equity may provide an option that didn't exist just a few years ago.

This can also be a good choice if you are looking for "on call" cash over time, since you only pay interest on the amount you actually draw out. If you're nervous that home values in your area could drop or your financial situation could change, you might find this a more comfortable option than taking a large lump sum all at once.

With a Southern Equity Loan, you can use the equity in your home to pay off high interest debt, make needed renovations, or refinance your existing high interest home. With low rates, you'll save valuable time and money.

To talk with one of our lending professionals, call 770.719.1111, or visit southernonline.org for more information.



Make Your Dream Car a Reality with The Southern.



Buying a new vehicle can be stressful, but getting the loan doesn't have to be. Before you start the car buying process, be sure to stop by The Southern. We take the complications out of the application so our members can get the right loan.

### Bring your own financing:

A pre-approval helps you to set a realistic price, estimate your monthly payments, and gives you a better bargaining tool. Plus, financing with The Southern will likely net you a lower rate - saving you even more. Pre-approvals can be applied for at your local branch, online- or over the phone giving you convenient options that work on your schedule.

If you're hoping to make your next auto purchase a smart one, we recommend these three tips before you head to the dealership:

1. Research before you buy. From what make and model, to insurance and warranties, there's a lot to think about before you choose the right car for you.
2. Take your time on the test drive. Most car shoppers these days keep their autos for at least five years, so take your time behind the wheel to make sure you really love it. Not only will it prevent you from making an expensive mistake, you can guarantee all the features and gadgets work correctly.
3. Finally, don't forget value-adding loan options like our Guaranteed Asset Protection (GAP) that can give you that extra peace of mind for life's uncertainties. Purchasing a vehicle is an investment, but with the right knowledge and timing you'll find an easy process.

For more information talk to a member service representative at 770 719.1111, visit your local branch or get started on your auto loan online at southernonline.org



**Disclaimer:** \*1.99% Annual Percentage Rate (APR) is limited to new automobiles, which include 2016, 2017 and 2018 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. 1.99% 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.

## Love your car, but hate the payment?

**Think you're stuck with a high auto payment for the next five years because you financed elsewhere?** It's not too late to save money! The Southern can help you move your loan, lower your rate, and even lower your payment.

Don't pay more when your Credit Union can help you save. Visit any of our branches or give us a call. Our loan representatives can provide a free, no obligation analysis of your current loan. We'll work with you to make sure you're getting the best deal - one that works for you!



4/6/74

## The Southern Welcomes New Branch Manager

The Southern would like to welcome **Justin Burley** to our Credit Union family. Justin has been hired as branch manager of our Peachtree City Office located at 1400 Commerce Drive.

Justin came to the Credit Union from operations management of DHL Supply Chain. He supervised 95 employees and managers. Justin worked directly with the customer team developing a relationship based on trust over a period of time. Justin believes in the old saying, "my word is my bond" and he has already proven that with our members in his short time in Peachtree City. Prior to his 5 plus years at DHL, he was with Con-way freight in Pompano Beach, Florida for over 2 years.

Justin and his wife Alexa have three children ages 7, 3, and 7 months. Justin is active in the community. He is a member of St Christopher Hellenic Greek Orthodox Church and coaches PTC Little League Baseball and PTC Lazars Soccer.

Stop by or call 770.719.1111 and let Justin and his team help you with all of your financial needs.



### 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 9/30/18)

# The Heat Is On!! Get Out & Enjoy It!!

## Hurry before summer is gone.

With a **low-rate summer fun** loan that can help make it the best summer yet!

Visit [www.southernonline.org](http://www.southernonline.org), stop by The Southern, or give us a call to apply for our special low-rate summer fun loan.



2/13/53

**\* Disclaimer** Annual percentage rate. This offer includes a .25% coupon discount, .25% for transfer payment, .50% for 10% equity. Offer and rate are based on applicant's credit history. Credit conditions and qualifications apply. Rates offered may require down payment of 10% and arrangement for automatic repayment. Rates and terms subject to credit approval and subject to change without notice. Other restrictions may apply. Offer excludes all loans financed at the Credit Union. A \$10,000.00 loan at an APR of 3.00% for 60 payments would yield a monthly payment of \$179.61. Offer coupon may not be used in conjunction with any other promotion or applied to existing vehicle loans with The Southern Credit Union. Offer subject to change.



## The Southern's VISA - The Perfect Credit Card Solution

VISA Platinum, Gold and Classic Credit Cards are the perfect solution for shopping, bargain opportunities, emergencies, and to track your travel expenses. You'll save money with our low rates and enjoy the convenience wherever you go.

- Accepted Everywhere
- Worldwide Cash Advance Option
- No Balance Transfer Fee
- Transfer Balances & Save Instantly!

Every dollar counts in today's economy. So why pay more than you should? Simply transfer high fee and interest rate credit card balances to The Southern's VISA. With our lower interest rate and no or low fees, you can save money instantly.

### Free Online Access

You can manage your Credit Union Visa account online.

### Balance Transfers

The Southern offers no fee balance transfers from your other credit card and department store accounts.

### Share Secured Classic Visa

If you're trying to establish credit or manage your credit better, a Secured Classic Visa may be right for you.

### Zero Liability

Visa's Zero Liability policy means 100 percent protection for you. Visa's enhanced policy guarantees maximum protection against fraud.

**Apply for your Visa credit card at [southernonline.org](http://southernonline.org), or stop by a branch today.**

## Tell Friends & Family That They can Join The Southern

**Friends:** If you have friends that reside in Butts, Coweta, Fayette, Henry, Lamar, Meriwether, Pike, Spalding, Troup and Upson Counties tell them that can save money by joining The Southern. Maybe they work for one of our more than 400 Select Employers Groups throughout the South Metro area. Either way, tell them about The Southern and let them receive the same great money saving benefits that you already know by being a member.

**Family:** You know the benefits of Credit Union membership because you are a member of The Southern Credit Union, but does your family enjoy the same benefits? As we maintain our focus of trying to extend our people-helping-people practices to more individuals in the area, we invite you to pass along the message of Credit Union membership to your family. Credit Union membership means great things:

## WELCOME TO THE SOUTHERN:

Residents & those who work in Butts County

Residents & those who work in Lamar County

Residents & those who work in Meriwether County

Residents & those who work in Pike County

Residents & those who work in Upson County

### GERRESHIEMER

Peachtree City, GA

### SEJONG GA LLC

LaGrange, GA

## HOLIDAY CLOSINGS:

### LABOR DAY

Saturday, September 1st, 2018  
Monday, September 3rd, 2018

### COLUMBUS DAY

Saturday October 6th, 2018  
Monday October 8th, 2018

## STATISTICALLY SPEAKING AS OF MAY 31, 2018

Assets	\$386,658,090
Shares	\$346,656,918
Loans	\$171,989,798
Members	32,715

## DIVIDEND NEWS AS OF MAY 31, 2018

Balance	
\$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%

lower rates, a variety of made-to-fit programs, and more efficient and personal service. Share all the great products and services that The Southern has to offer with those closest to you and your family. Let them know how convenient your Credit Union is, and how easy it is to become a member! Call 1.800.338.5882 or 770.719.1111 for more information.

## 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

### NEWMAN

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