The Southern's Barry Griffin will be dancing to help raise money for the Community Welcome House. Community Welcome House serves as a transitional facility which provides shelter for women and children in need of shelter due to domestic violence. Healing begins when safety, stability and trust are nurturing those in crisis. Community Welcome House provides supportive services to best assist in regaining independence in hopes of realizing the future they desire. It is the hope of Community Welcome House that through education, compassion and action, women will become empowered to advance their roles, rights and well being.
MEMBER APPRECIATION DAY AND DOGGIE RALLY
FRIDAY MAY 7TH FROM 11:00 A.M. – 2:00 P.M.

Bring your dog to the “doggie relay”. Pair up with your dog and see if you both have what it takes to win. Relay sponsored by ABC Dog Training and Camp Mimi Pet Resort. Every dog goes home a winner with a torchanna from The Southern.

Stop by our Peachtree City branch and enjoy TCBY Frozen Yogurt, soft drinks, cookies and other goodies and a FREE photo of you and your pooch by Richard’s Photography. Register to win one of two gift cards that will be given away during the event.

Contest begins at 12:00 pm. Register your dog today by calling 770.719.1111 or stop the PTC branch!

Prizes provided by Randy LaSante, owner of BeBe Tye’s Pet Spa.

There will be pet adoptions provided by the Humane Society of the Southeast. Check out the pets that are currently available for adoption be going to www.southeastrescue.org for more information.

The Humane Society of the Southeast

Looking for that picture-perfect auto loan?

Then turn to The Southern and take advantage of our low rates!!

Purchase a new vehicle or refinance your auto loan from another financial institution.

Before you buy your next automobile, turn to The Southern! Our loan options can help put you in the driver’s seat with a payment plan that fits your lifestyle. When you choose The Southern, you will receive lower loan rates, flexible payment options, affordable GAP insurance and best of all, exceptional service!

Also, if your car payment with another lender is putting a strain on your finances, we can help! The Southern may be able to save you money with a lower rate and a more flexible payment plan that fits within your budget!

So what are you waiting for? Call us at 800-338-5882, apply online at www.southernonline.org, or stop by your local branch today!

We’ll save you money AND treat you like you own the place! After all, you do!

A new level of convenience is here!!

Mobile Check Deposit

When you receive an occasional check and have no time to make it to one of our convenient branch locations to make your deposit, no problem – just click it and send it.

Members can now utilize the remote-deposit feature of The Southern’s mobile app. You will be able to snap a photo of your paper check and make the deposit digitally. You never again have to mail the paper check or drop it at the Credit Union. From The Southern’s app, simply launch the app and select Deposit Checks. It’s that easy. E-mail mobilebanking@southernonline.org for more information.

Are you looking for that new summer RV, motorcycle, boat or jet ski?

Let us help get you onto that boat you have always wanted on or that motorcycle you been dreaming about! How about that family road trip in your newly purchased RV? Go off-road on an all terrain vehicle. Purchase that jet ski and hit the waves! We can make it happen! The Southern Credit Union lends on new and used recreational vehicles. We can often get you an answer the same day, and you can be driving your new toy or floating off into the sunset the very next day!

Go out and enjoy the warm weather.

Summer is approaching fast and it is time for you to enjoy it. We have lowered our rates and can offer members low payments and short terms. The Southern can help you purchase your next new or used RV, motorcycle, ATV, boat or personal watercraft.

Personal Service to get your loan done!

Our loan processors and officers work closely together on each loan to get it finished fast so you can enjoy your new toy.

You’ll also enjoy:

• Extraordinary service
• Competitive rates and terms
• Easy, automatic direct pay
• Quick loan decisions
• Available Guaranteed Asset Protection Plus (GAPP) Warranty and Debt Protection
• No pre-payment penalties

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The Southern is part of the Allpoint Network

Members of The Southern Credit Union can access cash from just about anywhere in the U.S. surcharge-free* through the Allpoint ATM network. So what is an AT surcharge? An AT surcharge is the extra fee you normally pay for not having an account with the bank that owns the AT you’re using. That fee can be as much as $3.50 or more with some banks, but with Allpoint, it’s free. With more than 43,000 ATMs coast to coast, Allpoint is your single largest source for surcharge-free AT access.

The Southern is making it easier for members to withdraw money from their accounts and check account balances through the Allpoint ATM network. These ATMs are conveniently located in destination retail outlets including major discount retailers, convenience, grocery, and pharmacy stores nationwide.

To find a convenient Allpoint Network ATM, members can visit www.allpointnetwork.com or download the Allpoint mobile app for your smartphone. When a member enters his or her location, the ATM locator brings up all the nearby Allpoint Network ATMs, providing exact addresses of the ATM sites in closest proximity to the location entered.

The Allpoint Network gives our members surcharge-free access to cash in the most convenient locations where they work, live, and play. In addition to The Southern’s ATMs located within our seven branches, members can use any of the Allpoint Network ATMs in the U.S.

*Non-surcharge related fees for using a non-TSCU ATM may apply. Please refer to the TSCU rate and fee schedule.

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Welcome to The Southern:

Employees of the City of Newnan, GA
Kenny’s Collision, Griffin, GA
Centerfield Sports, Zebulon, GA
Students of Clayton State University, Morrow, GA

HOLIDAY CLOSINGS:

INDEPENDENCE DAY Friday, July 3rd, 2015 Saturday, July 4th, 2015

Statistics as of Feb. 28, 2015

Assets $333,858,043
Share $295,313,496
Loans $116,492,719
Members 32,318

Dividend News as of Mar. 31, 2015

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%

We, the staff of The Southern Credit Union, would like to take this opportunity to thank you, our valued members for your continued banking relationship!

Serving our members is our primary focus. You can depend on us to continue serving you today and tomorrow. We will continue to strive to provide you with the best products and services that support your banking needs.

Thank you again for your continued loyalty. We look forward to serving you in your banking needs!

Member Teller
The Southern Credit Union

Looking for that perfect home?
Pre-Qualify with The Southern to begin your home search.

The process of buying your home stirs a lot of excitement...and a lot of questions. Here are a few that may be on your mind:

Why Choose The Southern?

- Fast Pre-qualification: determine the loan amount you can afford before house hunting.
- No mortgage insurance on some loans.
- No Intangible taxes or pre-payment penalty clauses.
- All aspects of the loan process and decision are handled locally.
- Mortgage products are designed around your needs.
- A variety of payment options are available.

Why Would Buying a House Be a Smart Move for Me?
The local real estate market has been picking up over the past year, and buying a house is still a good investment as long as you buy and borrow smart. That means not getting in over your head, so determine what you can handle financially. Also consider the pros and cons of homeownership. You’ll build equity, but you’ll also be responsible for maintenance and property taxes.

When Should I Talk to a Lender?
Too often buyers start by shopping for a house. Determine your buying power before you start house shopping so you’ll know exactly how much house you can afford.

What Are My Mortgage Options?
Homebuyers have a wide variety of financing options, but two are the most common:

Fixed-rate mortgages—The interest rate stays the same throughout the life of the loan, typically 15, 20 or 30 years. Your monthly payment will remain the same during that time, which is ideal for buyers who plan on staying in the home for a long period.

Adjustable-rate mortgages—The interest rate starts a bit lower and then may go up or down at specified intervals.

This option may be better if you don’t plan on living in one place for very long.

How Can The Southern Help?
At The Southern, we offer a number of fixed-rate and adjustable-rate mortgages to meet your specific needs. To find out more about your mortgage options, contact a mortgage expert toll-free at 1.800.338.5882.

Tell Your Friends
Attestations Residents of Coweta, Fayette, and Henry Counties...you can now join The Southern. If you live within one of these three counties, you qualify for membership. Take advantage and save more of your money today.

Call 770.719.1111 for more information.