

Southern *Style*

SPRING 2019



* RATES AS LOW AS
**3.729%
APR**

** RATES AS LOW AS
**2.65%
APR**

*** RATES AS LOW AS
**8.25%
APR**

Spring Savings are in full bloom!

Celebrate spring with the purchase of a new car, a spring vacation or a home improvement project with a low-interest loan from The Southern Credit Union.

We can help you today with the loan you need for any reason at a payment that fits your budget. You'll appreciate the savings and convenience you will experience at The Southern.

Whether you plan to spruce up your home with a kitchen or bath remodel or an outdoor landscaping project, you want to hit the road in a new vehicle, or just want to consolidate high interest debt, our home equity and auto loans are the perfect solution. Stop by our offices or call 770.719.1111 for more information.

Call us today for more details!

*3.729% Annual Percentage Rate 1st mortgage. Rates are subject to change. Advertised rate is based off \$200,000 loan amount for 180 months at 80% loan to value ratio and 1% origination fee + \$495.00 processing and underwriting fee for 15 year conforming loan. Minimum credit score of 740. The Southern Credit Union NMLS# 411595. Rates are subject to change.

**2.65% Annual Percentage Rate (APR) auto loan is limited to new automobiles which include 2018, 2019, and 2020 model year vehicles. Rate based upon approved credit. Rate includes a .25% equity discount. Qualifying vehicles must have been purchased within 90 days from the date of loan origination; and have less than 10,000 miles. Those vehicles titled more than 90 days from origination will be considered used automobiles, in which case regular rates would apply. 2.65% APR is limited up to and including a maximum of 48 months of repayment. Offer subject to change without notice.

***8.25% Personal Loan Annual Percentage Rate (APR). Must qualify for membership. Our usual credit criteria apply. Rates subject to change. Offer expires June 30th, 2019. Rates based on previous credit history. Cannot be used to pay off existing TSCU debt.

SAVE THE DATE!

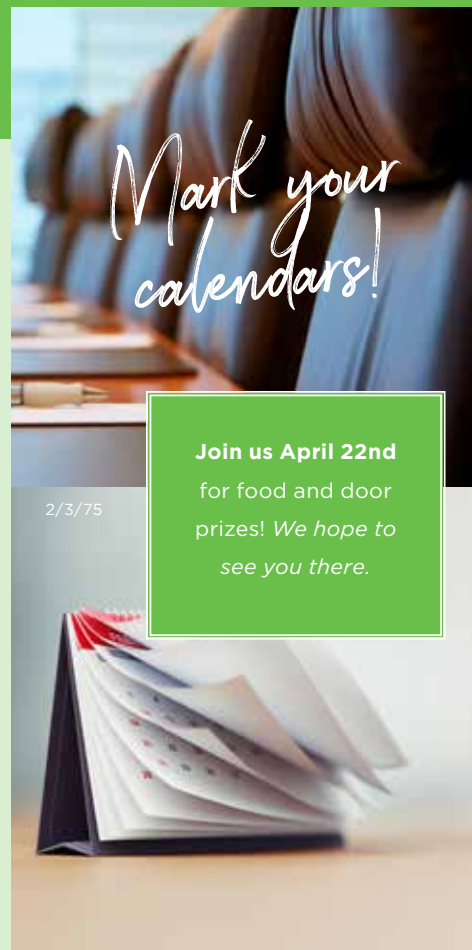
2019 ANNUAL MEMBERSHIP MEETING.

Our Annual Meeting will be held on Monday, April 22nd, 2019, at 6 PM at the Peachtree City Financial Center Branch located at 1400 Commerce Drive, Peachtree City, Georgia.

Credit Union President, Ray Hull and the other Board members will present the Credit Union's 2018 financials and discuss other highlights of the year. All members are invited so please plan to join us.

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. Rick has served on The Southern's Board of Directors since 2004.
- 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 on the Board of Directors. 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.



Mark your calendars!

Join us April 22nd for food and door prizes! We hope to see you there.

What Is Auto Refinancing and Is It Right for You?

There are many ways to boost your budget and give your wallet a break – cutting cable, buying in bulk, and shopping the sales are all top of mind. But have you considered refinancing your vehicle?

Depending on your situation, refinancing could offer you big savings. So, what exactly is refinancing?

"Refinancing" is the technical term for the process of replacing your existing loan with a new loan. Some common reasons you might refinance an auto loan are:

To lower your interest rate.

You may qualify for a lower interest rate than you originally received – especially if your financial situation has improved since you first got your loan.

To lower your monthly payments.

By extending the term of your loan, you can dramatically lower your payments to free up cash each month. You'll end up paying more interest over time, but it could be worth it if you need extra breathing room in your budget.

To pay off your loan quicker.

With a lower interest rate, you may find you're able to put more money toward your loan and pay it off sooner, which has the added bonus of helping you save on interest payments.

The steps for refinancing an existing auto loan from another lender to The Southern are simple:

STEP 1: Collect your information. You'll need your VIN (Vehicle Identification Number) and loan details available, including the amount left on the loan and the name of your lender.

STEP 2: Apply to refinance your loan. You can apply at any branch or by calling 770-719-1111, or go online to www.southernonline.org.

STEP 3: Complete your application. Once finalized, The Southern will pay off your old loan and establish your new loan with us.

STEP 4: Make worry-free payments. Use online banking to set up recurring payments from your checking account toward your new auto loan.

LEARN MORE

Questions or concerns? Ready to explore if refinancing is a good move for you? Talk to one of our lenders by calling 770-719-1111. We'll discuss your options and give you honest advice about what's right for your loan, budget and goals. It's that simple.



10/24/57



Tips from the Ladies of The TSC

These days, we jump online for many everyday tasks to save time.

From shopping to looking at a new home, or even a recipe.

Your time is valuable and you can save more of it with online banking.

In today's world almost 62 percent of Americans cite online banking as their primary way of banking. So, if you haven't given online banking a try, perhaps it is time.

The Ladies of the TSC would like to give you some helpful hints about our online services.

24-Hour Access. Online banking is a 24-hour service, so you are no longer tied to the branch's hours or physical locations. You don't have travel or wait time, thus giving you more time to do what you want. Additionally, you can do your banking from anywhere—while you're on vacation, a business trip or just sitting around the house.

Instant Access to All Accounts. Instead of relying on a monthly paper statement, online banking provides consumers with instant access and visibility to all account balances and activities.

Easy Bill Payment. If you utilize an online bill service, such as our Bill Pay, you can cut out the steps of writing checks, stuffing envelopes and buying stamps. It takes little time to set up, and once you've dropped in your payee information, account numbers and addresses, you're ready to go. You can establish recurring payments, or insert owed amounts online for one-time payments.

Transfer Funds. You can transfer funds from one account to another and from one institution to another (as long as your name is on both accounts). You can make a few clicks and funds are transferred right away from almost any mobile device or computer.

Mobile Deposit. While most Americans utilize direct deposit for their employment checks, occasionally there is still the need to deposit a physical check. With The Southern Mobile App, you can simply snap a pic of your check with your smartphone and deposit it from virtually anywhere. No need to drive to the actual branch or visit an ATM. Those deposits are subject to delayed availability.

Online banking can be done from anywhere with an Internet connection. If you want to learn more about online banking, visit www.southernonline.org or call us at 770.719.1111 and we can help you get started. Just think of the time you'll save!

Quick and Convenient Service

Our ATMs (Automated Teller Machines) can help you with more than basic transactions.

Sure, ATM's are convenient when you are in a rush, but they can provide a number of other services.

Here are a few common features of our ATMs:

- Balance Inquiry:** Need to know your current account balance? No problem, easily check by using any of our ATMs.
 - Withdraw Cash:** Withdraw up to \$500 daily in cash.
 - Transfer Funds:** Transfer funds between your Checking, Savings and even a Line of Credit if it's associated with your deposit account.
- * Fees occur at foreign machines

Depository ATM's

Depository ATM'S allow you to deposit bulk cash and checks. Instant credit anytime of the day throughout the week is one of the most remarkable features of depository machines. (Located at our Fayetteville, Kia Motors Manufacturing Georgia, LaGrange, McDonough, Mt. Zion, Peachtree City)



Benefits of Depository ATM's

- You can make deposits 7 days a week and 24 hours a day
- Self-service terminal and doesn't require any bank official
- Receive deposit receipt immediately
- Not necessary to segregate your denominations
- No envelopes or deposit slips needed
- Get fast credit for cash deposits
- Images of all checks can be displayed on your receipt for extra confirmation
- Review and approve deposit images and amounts during every transaction
- Cash is posted to your account immediately



IMAGINE

the possibilities with

A LOW-RATE HOME LOAN

from The Southern!

We offer a variety of mortgage products with great rates. Whether it's a new mortgage or refinance, The Southern can meet your needs!

Visit us today at southernonline.org or call us at 770-719-1111 to speak with our loan specialist for details.

Make your new home a reality.



The Southern Visa credit cards...

You could be missing out on an opportunity

The Southern's VISA credit cards are the perfect cards for transferring balances – and everyday use! Our Visa credit cards have unbeatable features like:

- Low rates and fees for maximum affordability
- Worldwide acceptance for maximum purchasing power
- Cash advance is the same rate as purchases

Call us at 770-719-1111, or visit us at any Credit Union location and get your Visa credit card today!



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!

(6/30/2019)



Why should I get preapproved for a loan?

1/11/82

Carry Your Credit Union with You in Your Back Pocket with Our Mobile App

The Southern Credit Union mobile app gives you instant access to your accounts anywhere you take your smartphone.

Features include:

- View Account Balances
- View Transaction History
- Transfer Funds
- Pay Bills
- Locate Branches
- Find ATM's
- Remote Check Deposit
- Contact a Representative

Mobile Banking is available for the android, iphone and ipad. Visit the respective app store to download the free app. It's like having your own personal branch in your back pocket.

Stay connected. Download today!

Q: Is there any reason to get preapproved for a loan?

A: For a large purchase, such as a home or car, having that preapproval in hand before you start shopping is crucial. A preapproval is a written letter from a lender specifying how large of a loan you will be eligible for. The letter will also detail your estimated interest rate on the loan.

Here are some other key advantages of getting a preapproval:

Mortgage

You'll know what you can afford

- Having this information in hand will simplify your search. It will also help you avoid disappointment later. Be sure to calculate other monthly costs, such as property taxes, home insurance and increased auto insurance rates when determining the amount of money you'll need to shell out each month.

Purchase your dream home

- A preapproval helps you stand out from the pack. If you're house hunting in a competitive market, having your preapproval will give you a leg up on bidding wars. A seller will be more eager to work with someone who's already started the mortgage process.

Auto

Don't get taken for a ride

- When you're unsure about how much you can spend on a car, the dealer will capitalize on your uncertainty by trying to sell you a car that barely skims the maximum amount you've told them you can afford.
- They may also focus only on a monthly amount you can afford. They'll then try to inflate the payment with unnecessary charges and fees only because it fits within your named payment amount.
- In contrast, when you show the dealer your preapproval letter, they will have to show you cars with price tags that fit within your loan amount.

Be taken seriously

- A car dealer will take you more seriously when you walk in with a preapproval. Having that information in hand shows you're ready to buy. When purchasing a home, a realtor will be able to assist you more efficiently when you know exactly how much house you can afford. They'll also give you better service since you're showing that you're serious about buying a home. In fact, many realtors will only work with buyers who've obtained a preapproval.

HOLIDAY CLOSINGS:

MEMORIAL DAY

Saturday, May 25th, 2019
Monday, May 27th, 2019

INDEPENDENCE DAY

Thursday, July 4th, 2019



STATISTICALLY SPEAKING AS OF FEBRUARY, 28 2019

Assets	\$399,750,369
Shares	\$353,739,855
Loans	\$196,292,592
Members	32,968

DIVIDEND NEWS AS OF FEBRUARY, 28 2019

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%



In the market for a new home or car? Don't forget to call, click, or stop by The Southern to hear about our fantastic rates on mortgage and auto loans.

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

