

SouthernStyle

WINTER 2020

Put YOUR money back where it belongs!

If you are like a lot of us, carrying outstanding balances on high rate credit cards and/or department store cards is costing you far more than you realize.

Instead of paying interest on those high rate cards or struggling with multiple monthly payments, you may be able to transfer your debt to a single low-rate card by doing a balance transfer.

Start **saving instantly** when you transfer outstanding balances from other high rate cards to your low-rate Visa® Credit Card at The Southern Credit Union.

Benefits of a balance transfer include:

- Fixed rates as low as 9.9% APR*
- No balance transfer fees
- No hidden fees
- Save on interest

Call us at **770.719.1111** to request your balance transfer. We may even increase your limit. Don't have a low-rate Visa Credit Card with us? No worries! One of our representatives can help get your application started or go to **southernonline.org** to apply!



* Annual Percentage Rate. Rates are subject to change without notice. The Southern Credit Union reserves the right to decline to process any balance transfer request for any reason. The Southern Credit Union will not transfer a request made payable to an individual.

A Gathering of Our Members

Mark Your Calendar!

2020 Annual Meeting
of the Membership



Calling all members! 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 servicing your financial needs. Enjoy refreshments, door prizes and the chance to visit with other members too. The credit union exists only to serve you and your support is greatly appreciated.

Here's how it works: This year the Nominating Committee has submitted the names of Michael Foran, Randy Hobbs and Robert Matthews as nominees to fill three vacancies on the Board of Directors. All nominees will serve a three-year term.

Board of Directors' Nominees are:

Mr. Michael Foran - Mr. Foran retired from the Federal Aviation Administration (FAA) in January of 2006 and is currently working as a part-time Reservist with Federal Emergency Management Agency (FEMA). He and his wife have lived in Peachtree City since 1985. Mr. Foran has been a member of The Southern Credit Union since 1973, which includes a five-year hiatus from 1980 to 1984 due a transfer within the FAA. He has served on the Board since 1999.

Mr. Randy Hobbs - Mr. Hobbs retired as Facilities Director for Griffin-Spalding County Schools in 2003. He served as President of the Griffin-Spalding Federal Credit Union prior to its merger with The Southern Credit Union. Mr. Hobbs has served on the Board since 1993.

Mr. Robert Matthews - Mr. Matthews has served as Southeast Regional Director of the Federal Bureau of Prisons and is a member of the American Correctional Association. He has been a member of The Southern Credit Union since 1999 with the merger of The Atlanta Penitentiary Federal Credit Union and has served on our board since 2013.

*The annual meeting will be held on
Monday April 20th, 2020 at 6:00 PM
in the Carriage House behind our Fayetteville Branch
located at 430 East Lanier Ave, Fayetteville, GA 30214*

Is a Shiny New Car Calling Your Name?

GET your very best rate and don't fall prey to impulse shopping!

If you're in the market for a new car, now is the perfect time to buy! In addition to taking advantage of the rates dropping, you can do the following to save money on your auto loan.

Know your credit score: Your credit score is the driving factor when determining your rate for your auto loan. We can discuss this with you and review the type of loan that is best for you.

Pre-qualify: Visit one of our branches to discuss your auto loan needs. Getting pre-qualified for a loan that comfortably aligns with your budget and lifestyle is a great way to ensure you're getting the best rate on a car loan before you commit to a purchase.

Enroll in automatic payments: Setting up Bill Pay or Payroll Deduction can ensure you make your payments on time, every month avoiding costly late fees.

Refinance: Refinancing your high rate auto loan from another lending institution to a lower rate auto loan with The Southern Credit Union can instantly save you money. You can reduce your monthly payment and a lower rate will also save you money over the life of your loan.

Here at The Southern Credit Union, we have your best financial interests in mind. Stop by one of our branches or give us a call at **770.719.1111** and we will help get you on the road!



Jared Thompson

Spotlight on our Griffin Branch

The Southern Credit Union offers multiple branch locations to provide convenient financial resources for our members. Jared Thompson works from our Griffin location and comes from a long history of lending experience servicing the Spalding, Pike, Lamar, Meriwether, Upson and Butts Counties. Give Jared a call at 770-460-3254 or visit him at our Griffin Branch for help with any of your lending needs.



Living your Dream?

Have you been dreaming of remodeling your kitchen, adding a swimming pool or adding on that much needed room?

Recent sales in your area could mean a higher value for your home so now may be a good time to take advantage of your new found equity. A Home Equity Line of Credit (HELOC) or Second Mortgage loan can be a money saving option to finance your next project. Here's a quick look at how these two loans compare:

Home Equity (Second Mortgage)

- A lump sum loan that uses your house as collateral, just like your primary mortgage
- Lower rates which mean lower monthly payments than traditional loans
- Fixed repayment period
- Interest could be tax deductible

Home Equity Line of Credit (HELOC)

- A form of revolving credit, similar to a credit card – you get approved for a specific amount of credit then draw money as you need it up to that set limit during a draw period (the time frame of your loan)
- Flexible spending for all types of needs such as college, home improvements, debt consolidation or have money available for emergency repairs
- Variable rate
- Interest could be tax deductible

When you are considering a loan to help finance your home improvements, every lending need is different. Contact one of our mortgage representatives at **770.719.1111** to explore the loan options that best fit your project!



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!

(02/01/1996)

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 ATM surcharge?

An ATM surcharge is the extra fee you normally pay for not having an account with the bank that owns the ATM 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 55,000 ATMs coast to coast, Allpoint is your single largest source for surcharge-free ATM access.

The Southern Credit Union 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.

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

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.

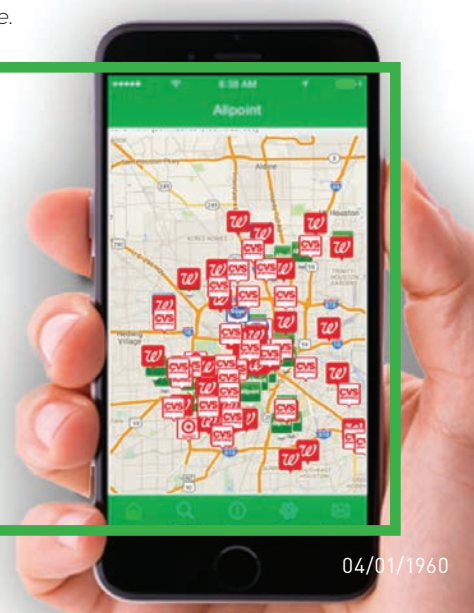


**STATISTICALLY SPEAKING
 AS OF NOVEMBER 30, 2019**

Assets	\$408,395,480
Shares	\$358,246,796
Loans	\$204,491,497
Members	33,057

**DIVIDEND NEWS
 AS OF NOVEMBER 30, 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%



HOLIDAY CLOSINGS:

MARTIN LUTHER KING JR, DAY

Saturday, January 18th, 2020
 Monday, January 20th, 2020

PRESIDENTS DAY

Saturday, February 15th, 2020
 Monday, February 17th, 2020

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

04/01/1960