COVID-19 has changed how we spend our time. With travel options still uncertain, more of us are looking for ways to get outdoors to enjoy family and friends.

With a surge in sales for campers, boats and ATVs, many are attracted to the affordability of these options. Whether it’s taking the family on an epic road trip in your RV, dreaming of riding your new motorcycle on the open road, going on an off-road adventure or taking a sunset cruise across the lake, we can help get your family out of the house!

At The Southern, we take pride in working with each member to find a loan option that fits your needs. Plus...with our #GetOutdoors promotion, you can save an additional 0.5% off our already low rates!**

After months of quarantine, we want to help you #GetOutdoors! Before you shop, give us a call and tell one of our representatives you are ready to #GetOutdoors and let us help get you started!

We make shopping easy by getting you preapproved, so call us today at 770.719.1111 and know your budget before you head out.

* 3.50% Annual Percentage Rate (APR). Rate is limited to a 24 month term, includes a 0.25% equity discount and a 0.5% promotional discount. Term of up to 60 month; Estimated monthly payment of $18.88 per $1,000.00 borrowed. Rates shown are lowest rates available and may vary depending on loan type, term and applicant credit history. Rates subject to change without notice.

** Limited time promotional discount of 1/2 of 1 percent off qualifying rate.
Did you know that 73% of Americans go online or use mobile apps to do their banking? We know your days can be busy, that is why we want your digital banking experience with The Southern Credit Union to be easy, reliable, and secure.

With online or mobile banking, you can manage your finances quickly, safely and securely using your computer, smartphone, or tablet – whenever and wherever works best for you, right at your fingertips. The ladies in our Telephone Service Center regularly get questions regarding setting up new online accounts or setting up The Southern mobile app and we want to make it easy for you! If you have not set up your online account or have not downloaded the mobile app, below are step-by-step instructions to get you started!

**Signing up for Online Banking for the first time from a computer.**
1. Go to southernonline.org
2. In the upper right-hand corner, enter your User ID and the last four digits of your Social Security Number. The User ID is your member number that was given to you when you opened your account. You can find your member number in your new user packet or on your quick reference card.
3. You will be prompted to enter a new User ID and password
4. Click on complete Sign Up
5. You will then need to receive a one-time passcode. The passcode can be sent to your email address, cell phone as a text, or receive an automated voice call. Select how you would like to receive the one-time passcode.
6. Enter the one-time passcode

**Signing up for Online and Mobile Banking from a Smartphone.**
1. Go to the App store on your phone
2. Search for The Southern Credit Union
3. Install the app
4. Select Sign Up in lower left hand corner of the screen
5. Enter your User ID and the last four digits of your Social Security Number. The User ID is your member number that was given to you when you opened your account. You can find your member number in your new user packet or on your quick reference card.
6. You will be prompted to enter a new User ID and password
7. Click on Complete Sign Up
8. You will then need to receive a one-time passcode. The passcode can be sent to your email address, cell phone as a text, or receive an automated voice call. Select how you would like to receive the one-time passcode.
9. Enter the one-time passcode
Protecting Your Social Security Number

It is very common for companies to ask for your Social Security number. There are several organizations that require your Social Security number, including your employer, the IRS and financial institutions. But there are many others that might ask for your Social Security number but do not really need it, including hospitals, doctors, insurers, utilities, schools and retail stores.

Here are a few tips to help you keep your Social Security number safe:

- Giving out your Social Security number for non-credit related requests is optional. Ask what alternative methods of identification can be used. Often a driver's license number or state ID number may work.

- Avoid having your Social Security number as an account number or account login. In previous years, financial institutions commonly used Social Security numbers to identify accounts. With identity theft on the rise, they have moved away from that practice. If you have an account with your Social Security number as your account number, contact your institution and request to have it changed.

- Provide your Social Security number only when it's really needed, and if you are unsure, don't be afraid to ask.

- In the unfortunate event your Social Security number is compromised, you can go to www.ssa.gov to find your local Social Security Office contact information and also contact your financial institution with your concerns.

Let us help take your BIG IDEA from concept to completion! Call us at 770.719.1111 to get started!

75% of people shop online at least once per month!

Our everyday VISA® rates are as low as 7.0% APR*!

Enjoy the convenience of shopping from home AND save money with a VISA from The Southern. Call us at 770.719.1111 TODAY for details or go online to www.southernonline.org!

* Annual Percentage Rate. Your APR may vary depending on your credit history. The rate is the Prime Rate plus 3.75% as published in the Wall Street Journal as of the last day of business.
Our lobbies are open and we want to update you on the changes and added safety protocols being implemented.

- All services and transactions will be handled through our teller line until further notice. Please call our Telephone Service Center at 770.719.1111 or 1.800.338.5882 for questions regarding your account or if you need special assistance.

- We request upon entering the branch lobby you consider others and practice social distancing by remaining six feet apart. Protective masks are recommended but not required. You may be asked to remove your mask briefly for identification purposes.

As a reminder, below are various ways to access your account from the convenience of your home, on your phone or wherever you may be:

- Contact our Telephone Service Center at 770.719.1111 or 1.800.338.5882 during normal business hours for help with your account.

- Online banking lets you review balances and transactions, transfer money, and pay bills with BillPay - www.southernonline.org.

- Funds Transfer - transfer money to/from other institutions.

- With Online or Mobile Banking at The Southern Credit Union, you can pay your loans with The Southern from your checking account or debit card you have from other financial institutions.

- The Southern Credit Union Mobile App supports remote deposit by check, viewing your balances and transferring funds.

- ATM/ATM Depository (refer to website for locations).

- Night Depository is available at each branch location and will be checked daily.

- Apply for loans and mortgages online via our website at www.southernonline.org.

As you can understand, procedures can change unexpectedly so please check our website at www.southernonline.org for updates or email questions or concerns to ts cu@southernonline.org.

Thank You