



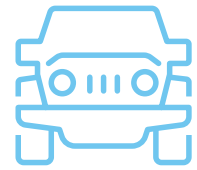
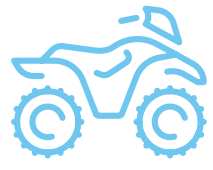
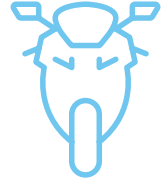
SECOND QUARTER 2024

SOUTHERN Style



Tips for buying your next Auto or Recreational Vehicle

For City Streets and Roads Less Traveled



From job commutes and school runs to shopping sprees and spontaneous road trips—wherever you're headed, we're here to help! Our auto loans are designed to get you cruising in style, no matter what wheels you choose. Below are a few tips to help you shop smart.

Know your credit score

Your credit determines the interest rate for your loan and will help you when determining your budget.

Are you trading in an older vehicle?

Do your research on the value of your trade-in before you shop.

Get pre-approved

A pre-approved loan gives you the opportunity to shop for the best rate and allows you to know how much you can afford before you shop.

Keep it simple when shopping

Focus on one thing at a time. Start with the price of the vehicle you are buying. If you are considering trading in a vehicle at a dealership, negotiate your purchase price *before* letting them know you have a trade-in.

Be careful of add-ons at the dealership

Often extended warranties, paint protection programs, etc. are offered by the dealership. These are usually marked up and often offered at a better price elsewhere. Extended warranties and other protection such as GAP Insurance can be purchased with better pricing options through The Southern (or other lenders) when obtaining your loan.

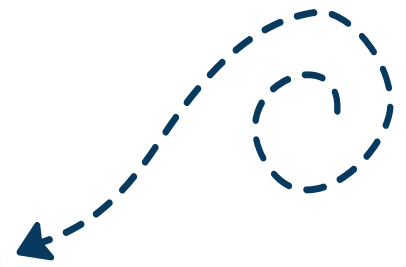
Don't rush your purchase! Take your time, do the research, and call us at 770.719.1111 to help you get started. You won't have buyers remorse with proper planning!



New Online Loan Application Coming Soon!



01/07/2024



HOME EQUITY LINE OF CREDIT

Discover The Possibilities With

The Southern

Tap into your home's value this summer and start the projects you have been waiting on. Have you been wanting a new pool? Jump right in and get it started! Need home improvements? Nail down your plan with a HELOC from The Southern. Have something else in mind? You can consolidate debt, take a family vacation or use it for other big purchases.

Looking for something different? We offer an array of different Mortgage Products - go online to www.southernonline.org or call us at 770.719.1111.

With a HELOC, you are able to take out a loan against the available equity in your home and borrow up to a certain amount. The loan uses a revolving credit line so you are able to borrow against it and pay the loan back as you go.

Make the most out of your HELOC with no origination fees or prepayment penalties and our HELOC's are available for primary residences and second homes.

Call us today at 770.719.1111/800.338.5882 to speak with a Mortgage Specialist.

Be Southern Safe - Card Safety When Traveling

- Let your credit card company/financial institution know you are traveling.
- Be cautious when using ATMs & point of sale machines.
- For the best protection, opt to use your credit card rather than your debit card for purchases.
- Always carry back-up cash.
- Make a copy of the fronts and backs of your cards and keep with you in a safe place.
- Carry your cards in a safe way.
- Keep a note that contains the emergency contact details and international customer service numbers of your card issuer.
- Limit your cards & know your credit limit. Choose the best credit card for your travels, and bring two if possible.
- Check if your credit card is widely accepted abroad.
- Act fast if your card is stolen.



Traveling This Summer?

Don't be declined!

To avoid your debit or credit card being declined when traveling, contact us **BEFORE** you leave and provide the dates of your trip. This is very important when traveling internationally!



Newnan Branch Renovation Updates!

We're making progress each week on the remodel of our Newnan Branch. As a reminder we have a temporary location at:
6 Jefferson Parkway, Newnan.



The Southern Credit Union Scholarship for Success!

The Southern is proud to announce the recipients of our 2024 Scholarship for Success.

We had a great response when we asked high school seniors from within the 12 counties we serve to send in a short video answering one of the two questions we presented. All who shared a video were entered, and 5 local teens were chosen to receive this scholarship from The Southern Credit Union.

Congratulations to all of our winners, and a special Thank You to everyone who participated! We wish all of our Seniors the best of success as they begin their next adventure.

*Will Kendrick Poitevint
University of North Georgia*

*Simone Alise Walker
Alabama State University*

*Michael Glenn Purmort
Georgia Institute of Technology*

*Barrington Sims
Albany State University*

*Angelica Faith Jones
Clayton State College*





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 800.338.5882 and win \$50!



Telephone Service Center

After 28 years of service, Kristine Whitener, Supervisor of our Telephone Service Center has retired! Many of you have spoken with her over the years and we will miss her kind voice and all that she has done for our Credit Union. We are happy to announce that Michael Richard is stepping into the role of Supervisor of our Telephone Service Center. Michael comes from our McDonough Branch where he was the Branch Manager.

You may have noticed that mail is running slow in areas lately. Send in payments earlier to avoid delays and fees or pay your loans through our online banking or mobile app.

HOLIDAY CLOSINGS

LABOR DAY

Saturday, August 31st, 2024
Monday, September 2nd, 2024

COLUMBUS DAY

Saturday, October 12th, 2024
Monday, October 14th, 2024

STATISTICALLY SPEAKING AS OF MAY 31, 2024

Assets	\$533,585,750
Shares	\$487,281,134
Loans	\$221,356,154
Members	31,836

DIVIDEND NEWS AS OF MAY 31, 2024

Balance		
\$100.00-\$2,499.99	0.060%	
\$2,500.00-\$9,999.99	0.060%	
\$10,000.00-\$24,999.99	0.075%	
\$25,000.00-and greater	0.075%	
Share Draft	0.015%	
IRA Shares	0.500%	

Follow Us
for updates



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 - Friday 8:30 a.m. - 5 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. - 4 p.m.

DRIVE-THRU HOURS

Monday - Friday 8:30 a.m. - 5 p.m.
Saturday 9:00 a.m. - 12 p.m.

ATM + NIGHT DROP ON LOCATION

PEACHTREE CITY

1400 Commerce Drive
Peachtree City, GA 30269

LOBBY HOURS

Monday - Friday 9 a.m. - 4 p.m.

DRIVE-THRU HOURS

Monday - Friday 8:30 a.m. - 5 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

NEWNAN

6 Jefferson Parkway
Newnan, GA 30263

LOBBY HOURS

Monday - Friday 8:30 a.m. - 4:30 p.m.

GRIFFIN

1610 Highway 16 West
Griffin, GA 30223

LOBBY HOURS

Monday - Friday 9 a.m. - 4 p.m.

DRIVE-THRU HOURS

Monday - Friday 8:30 a.m. - 5 p.m.
Saturday 9 a.m. - 12 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 - Friday 8:30 a.m. - 5 p.m.

ATM + NIGHT DROP ON LOCATION

SHARPSBURG

1790 Hwy 154
Sharpsburg, GA 30277

LOBBY HOURS

Monday - Friday 9 a.m. - 4 p.m.

DRIVE-THRU HOURS

Monday - Friday 8:30 a.m. - 5 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

Federally insured by NCUA.

