



# ON TRACK

A publication for the members of Southern Credit Union

*You're Invited!*

## Southern Credit Union 85th Annual Meeting

Saturday, March 17, 2018  
Chattanooga Convention Center

Doors open at 11:30 and lunch is served at noon.



### Winter Loans at SCU!

#### Winter Car Loan Special

How would you like to save some money in the New Year? SCU is currently running a **Winter Car Loan Special** thru the end of March. If you have a car financed somewhere else and have a credit score of 600 or better, you can refinance your loan here and get it at 2% APR\*. Call today before this offer passes you by!

\*Must be a new loan. A.P.R. is Annual Percentage Rate. Terms and rates subject to credit score. All applications are subject to qualifying requirements. Terms and rates subject to change.

#### Winter Signature Loan Promotion

The holidays are over and we've got the funds to help you reduce your payments! Have the payments payroll deducted to make it even easier! Limited time offer – expires March 31st - **Winter Signature Loan Special**. If your credit score is at least 600, you can get up to \$2,500 for 24 months at 5% APR\* - regardless of if you already have a Signature Loan with us! Call and speak to a loan officer today!

\*A.P.R. is Annual Percentage Rate. Terms and rates subject to credit score. All applications are subject to qualifying requirements. Terms and rates subject to change.



You are cordially invited to join us in celebrating the 85th Annual Meeting- a time to learn about the strength of your credit union and to learn more about the products and services that we offer. The directors and volunteers are elected at this meeting; if you are a member in good standing, actively employed by Norfolk Southern, ADM, or CARTA and have an interest in serving as a volunteer, please contact any board member for more information.

**Please note** – you must be a member or joint owner to be eligible for door prizes! For lunch, we will have an old-fashioned southern buffet with all the trimmings. Tickets are \$10 for adults and \$6 for children (savings of over 50% and parking is included). Tickets can be purchased at one of our locations or simply complete this reservation form and send it in. **The deadline for reservations is Friday, March 9th, 2018.** If you are attending the meeting without lunch, please mark, "Meeting only."

- Yes, I plan to attend the Annual Meeting only.
- Yes, I plan to attend both the Annual Meeting and the luncheon.

Please reserve \_\_\_\_\_ Adults \_\_\_\_\_ Children at a cost of \$10.00 per adult and \$6.00 per child.

Please debit my:  Share Account  Checking Account

My member number is: \_\_\_\_\_

Daytime phone: \_\_\_\_\_

Print name: \_\_\_\_\_

\_\_\_ # of adult dinner(s) \_\_\_ # child dinner(s) \_\_\_ meeting only

clip & mail or fax!

Mail to: Southern Credit Union, P.O. Box 3490, Chattanooga, TN 37404 or Fax to (423) 624-0987. Reservation deadline is March 9, 2018. Tickets are non-refundable.



# Share & Certificate Rates\*

(December 31, 2017)

All dividends & interest compounded monthly!

	Rate	A.P.Y.*
Shares .....	0.20%	0.200%
Club Accounts .....	0.25%	0.250%
Insured Money Market .....	0.30%	0.301%
Share Draft Checking .....	0.10%	0.100%
IRA Accumulation .....	0.75%	0.753%
Share Certificates**:		
6 Months .....	0.40%	0.401%
12 Months .....	0.45%	0.453%
18 Months .....	0.50%	0.501%
24 Months .....	0.60%	0.602%
30 Months .....	0.70%	0.702%
36 Months .....	0.80%	0.803%
48 Months .....	1.00%	1.005%
60 Months .....	1.00%	1.005%

\* All rates subject to change. A.P.Y. is Annual Percentage Yield. All deposits are insured to at least \$250,000 by NCUA, an agency of the U.S. Government. Visit [www.southernncu.com](http://www.southernncu.com) for the most current rates.

\*\* Require a \$500 minimum balance, A.P.Y. remains the same for the term of the certificate. A penalty is charged for early withdrawal.

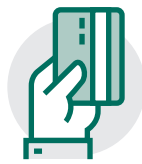
# Loan Rates\*

(December 31, 2017)

	A.P.R.*
New Vehicles (up to 100% financing & 72 months) .....	As low as 2.50%
Used Vehicles (up to 100% financing & 60 months) .....	As low as 3.50%
New Recreational Vehicles & Farm Equipment up to 60 months (up to 90% financing) .....	As low as 5.50%
Used Recreational Vehicles & Farm Equipment up to 60 months (up to 80% financing) .....	As low as 5.50%
Personal Signature (up to 36 months) .....	As low as 8.00%
Pay Day (up to 3 months) .....	18.00%
Share Secured (up to 60 months) .....	Share rate plus 2.00%
Share Certificate Secured (up to maturity of the CD) .....	CD rate plus 2.00%
VISA (no annual fee, revolving) .....	As low as 10.00%
Home Mortgage*:	
First Mortgage-Refinance & New Purchase (up to 15 years) ..	4.50%
Second Mortgage (up to 5 years) .....	5.75%
Second Mortgage (up to 7 years) .....	6.00%
Second Mortgage (up to 10 years) .....	6.35%
Second Mortgage (up to 15 years) .....	6.65%

\* A.P.R. is Annual Percentage Rate. Terms and rates subject to change. Terms and rates subject to credit score. Visit [www.southernncu.com](http://www.southernncu.com) for the most current rates. Refinanced mortgage lending cannot exceed 80% of equity, new purchases cannot exceed 90% of equity. Equity is determined by an appraisal. SCU is an equal housing lender. All applications are subject to qualifying requirements.

**FACT Act Notice:** We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.



## ScoreCard Program

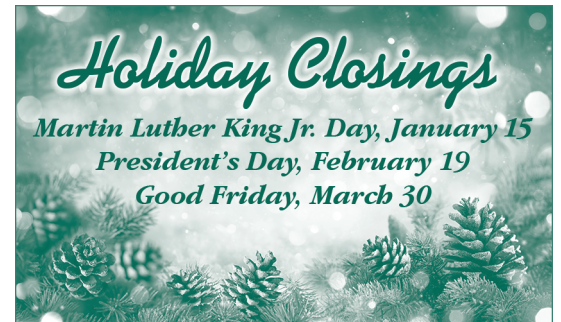
If you're using any credit card but Southern's, you're paying too much in interest and not getting the benefit of a rewards program! Complete a loan application and get your VISA credit card with us. Log onto [www.ScoreCardRewards.com](http://www.ScoreCardRewards.com) to create a profile and check out the awesome reward options. You can also elect to receive an e-statement to track your bonus points. You earn one point for every dollar spent. Be on the lookout for special promotions and ways to earn even more points! Call today to find out more!



## VISA PrePaid Everyday Debit Cards

*Psssst!* Access your savings account anytime! We are pleased to introduce the Everyday Spend Pre-Paid VISA Debit Cards! These cards are tied to your savings and can be reloaded from your computer or via the credit union.

**Advantages:** Has your name on the card, free network ATMs where CO-OP, Cash America or Alliance One are listed, use for merchant purchase wherever the VISA logo is accepted, load up to \$5,000 at a time, free access to [cumoney.com](http://cumoney.com) and the mobile app to check balance, transactions and reload cards.



Automated services available 24 hours a day, 7 days a week, 365 days a year:



[www.southernncu.com](http://www.southernncu.com)



1-866-255-4189

Check out free real-time home banking!

### How & Where to Reach Us:

On the Internet: [www.southernncu.com](http://www.southernncu.com)  
Automated phone system: 1-866-255-4189

**Home Office:**  
508 National Ave.  
P. O. Box 3490  
Chattanooga, TN 37404-0490

Phone: (423) 629-2578  
or 1-800-305-5579  
Fax: (423) 624-0987

Monday, Tuesday, Thursday, Friday  
7:30 a.m. - 4:30 p.m.  
Wednesday 9:00 a.m. - 4:30 p.m.

**Knoxville Branch:**  
516 Merchants Road  
Knoxville, TN 37912

Phone: (865) 687-3691  
or 1-800-272-8894  
Fax: (865) 687-0093

Monday, Tuesday, Thursday, Friday  
8:30 a.m. - 4:30 p.m.  
Wednesday 9:00 a.m. - 4:30 p.m.

### Board of Directors:

Stephen L. Evans, *Chairman*  
Danny Holmes, *Vice Chair*  
Veronica Peebles, *Secretary/Treasurer*  
Grady L. Hicks  
Floyd L. Mathis

Clifford Lowrance  
Joan Murphey-Cope  
Greg O'Neal  
Mike Stacks

### Supervisory Committee:

Theodore Jackson, *Chairman* Clifford Lowrance  
Grady L. Hicks Floyd L. Mathis

### Staff:

General Manager, Cindy Beale  
Operations Manager, Charlie Young  
Bookkeeper, Kayley Brown  
Operations Coordinator, Becky Hicks  
Member Service Representatives: Debbie Ericson, Mandy Hill, Debra Miles-Spangler, Beverly Smith, Kathy Dukes

