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24 Hour Audio Response  
1.844.354.5825

24 Hour Home Banking  
[www.southerngasfcu.com](http://www.southerngasfcu.com)

Hours: Monday – Friday  
8:00 a.m. – 4:00 p.m.

## CONVENIENCE SERVICES

ACH Payments  
Automatic Bill Drafts  
Direct Deposit  
Free Notary Service  
E-Statements  
Online Bill Payment  
Online Account Opening  
Online Loan Application  
P2P Payments  
Wire Transfers  
24 Hour Audio Response Line  
24 Hour Online Account Access

## Staff

Tina Plante, CEO  
Hunter Woodell, Loan Officer  
Nicole Jackson, MSR

## Holiday Closings:

November 23-24 Thanksgiving  
December 22-25 Christmas  
January 1, 2018 New Years



## Holiday Help From Your Credit Union

**F**riends and family. Cookies and caroling. Gifts and gatherings. Yes, it is "the most wonderful time of year." But if your Grinch-like budget is barely covering the cost of Santa's cookies and milk, it can also be the most costly. If you're finding that being Santa's helper is taking its toll on your wallet, we can help. Apply for a Holiday Helper Loan at the credit union. It may even save you money!

Instead of racking up charges on your high-interest department store credit cards, you can pay cash for your holiday purchases. According to personal finance experts, when you use cash instead of plastic, you spend less.

So like Santa, make your list of all things holiday (gifts, shipping and postage, food, entertaining, travel, decorations) and check it twice.

Set your budget and then contact the credit union for your Holiday Helper Loan today!



## Holiday Mall Shopping Safety Tips

**T**he holiday season is upon us! While anytime is a good time to think about personal safety and crime prevention, Southern Gas FCU wants to make sure that everyone has a safe and happy holiday season. Before starting your holiday shopping, please be mindful of the following safety tips:

- \* Always be aware of your surroundings and "trust" your instincts.
- \* Walk with authority, purpose, and awareness.
- \* Park your vehicle as close to the store entrance as possible, or park in an active well-lit location. Remember to lock your vehicle.
- \* Do not leave packages or valuables on the seat of your car. This creates a temptation for thieves. If you must leave something in the car, lock it in the trunk or put it out of sight.
- \* Have your keys in hand when approaching your vehicle. Once inside your vehicle, lock the doors immediately.
- \* Beware of strangers approaching you for any reason. At this time of year, "con-artists" may try various methods of distracting you with the intention of taking your money or belongings.



- \* Do not buy more than you can carry. Plan ahead by taking a friend with you or ask a store employee to help you carry your packages to the car.
  - \* If you have to take a phone call or text message, don't let your guard down and get distracted while shopping.
- Southern Gas FCU wishes you and your family a safe, happy, and peaceful holiday season.

**RELAX— ENJOY THE HOLIDAYS**



**WITH OUR DECEMBER SKIP A PAYMENT PROGRAM**

## **SGFCU Board Of Directors Nominations**

Southern Gas FCU Nominating Committee is seeking members who are interested in serving as a volunteer on the credit union's Board of Directors. Four positions will be open for the 2018 Board of Directors Election. If you feel your educational background and experience would be an asset to our Board, please contact the credit union office at 501-374-2031 to obtain an application.

All Volunteer applications received by November 30, 2018 will be considered by the Nominating Committee for the 2018 election.



## Equifax Breach: Is My Information Safe?

**A**s many of you may have heard by now, the Equifax Data Breach has caused consumers to be concerned over whether or not their credit card data is protected. Southern Gas FCU is encouraging all our members to check the Equifax website to see if your data has been compromised. Below we have listed several resources to assist you with navigating this breach and to help further protect you against fraud and theft.

Equifax has set up a website where you can check to see if you are a victim of this data breach. Please note that Equifax will only notify those 200,000 plus consumers by mail, that their information was compromised. So beware of calls or other scams asking for your information. If you are one of those 200,000 victims, SGFCU encourages you to place a fraud alert or a freeze on your credit report. The links to the 3 credit reporting agencies are listed below.

Equifax: Am I Impacted site: [Click here](#)

Equifax Fraud Alert Site: [Click here](#)

Transunion Fraud Alert Site: [Click here](#)

Experian Fraud Alert Site: [Click here](#)



## Thank You Veterans

November 11th is the day set aside to honor our veterans, but every day is a good day to thank our veterans for their service. Our men and women in uniform make it possible for us to enjoy our freedom and way of life, and for that, we owe them a debt of gratitude. We also need to thank our veterans' families who sacrifice so much while their loved ones are protecting our freedom.

Whether they have served their country honorably during war or peacetime, our veterans are our heroes. So make it a point to thank your friends and family members for their service. And when you spot someone in uniform or wearing a baseball cap or jacket identifying a branch of service, be sure to extend your gratitude and best wishes.



# Holiday Fun Facts

**FUN FACT!**

\*The Germans made the first artificial Christmas trees out of dyed green goose feathers.

\* Over three billion Christmas cards are sent out each year in the United States.

\* More than 1.76 billion candy canes will be made during the holiday season. That's enough to circle the globe 6.5 times!

\* Alabama was the first state to declare Christmas a legal holiday in 1836. Christmas was declared an official holiday in the United States on June 26, 1870. Oklahoma was the last state to declare Christmas a legal holiday, in 1907.

\* According to the Guinness world records, the tallest Christmas tree ever cut was a 221-foot Douglas fir that was displayed in 1950 at the Northgate Shopping Center in Seattle, Washington.

\* The movie "How the Grinch Stole Christmas" (2000) features more than 52,000 twinkle lights, about 8,200 ornaments, and nearly 2,000 candy canes.

\* Oregon produces the most real Christmas trees in the United States. The other top Christmas tree producing states are North Carolina, Michigan, Pennsylvania, Wisconsin, Washington, New York, and Virginia.



As we celebrate the holidays, we'd like to extend our appreciation to you, our valued members. It's your participation in the benefits of belonging that enables the credit union to be successful. We couldn't do it without you because we wouldn't exist without you.

If you are primarily a saver, we use those funds to help members who need loans. When you use your debit cards, you not only enjoy the convenience, but also help provide the credit union with income to afford to bring you and others additional financial services. Thank you for being our member, and please let us know how we can serve you better.

From all of us at SGFCU,  
best wishes to you and yours for a joyous holiday season.