

The Pipeline

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24 Hour Audio Response
1.844.354.5825

24 Hour Home Banking
www.southerngasfcu.com

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

CONVENIENCE SERVICES

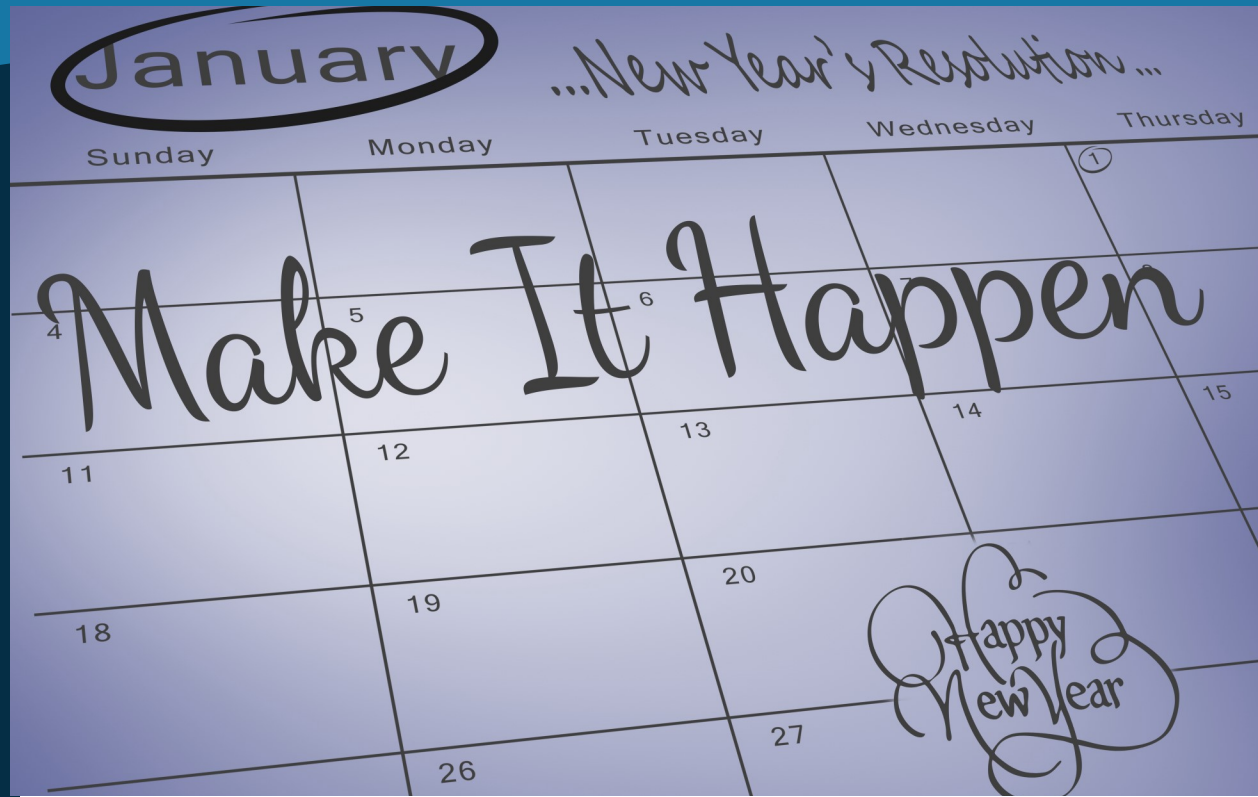
ACH Payments
Automatic Bill Drafts
Direct Deposit
Free Notary Service
E-Statements
Online Bill Payment
Online Account Opening
Online Loan Application
P2P Payments
Wire Transfers
24 Hour Audio Response Line
24 Hour Online Account Access

Staff

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

Holiday Closings:

March 30- Good Friday



Financial Fitness 101: Start The New Year With A New Budget

As we say farewell to 2017 and usher in a new year, perhaps you're thinking about ways to grow and change in 2018. Resolving to save money and be more financially responsible in the year ahead is a smart goal and one that many people make. However, it can be a difficult resolution to keep, if not well thought out.

Take comfort in knowing that, as a SGFCU member, you have the expert knowledge and resources that come with a trusted financial institution. Dedicated to your financial fitness, SGFCU offers a plethora of products and services to boost you to pro status when it comes to saving and budgeting. Whether you're in need of basic savings accounts and online budgeting tools, or require budgetary counseling programs and financial literacy, we are here to help you get on track and take your finances to the next level.

While SGFCU offers these invaluable tools to keep your budget on track, below are some additional tactics to manage your finances throughout 2018 and for years to come:

* Set goals in writing. Keep a prioritized list of how much you want to save weekly, monthly, even yearly, and where you want to cut back spending.

* Keep a spending diary for at least 2 weeks. This will give you a clear idea of exactly how much you're spending and on what. You may be surprised to discover wasteful habits and opportunities for saving.

* Pay yourself first. As soon as you earn money, deposit a portion into your credit union savings account..

* Open a Money Market Account or CD. Once you have a savings base, and a little extra cash on-hand, consider one of these higher interest accounts to help you save faster.

* Reward yourself. Don't forget to allow for spending money in your budget - everyone needs some fun whether it's vacationing, dining out, or just seeing a movie.



Beware Of Online Tax Fraud

Being able to file your taxes online may have simplified this April ritual, but it's also made it easier for cybercriminals to claim your tax refund. In the 2016 season, the IRS reported a roughly 400 percent increase in cyberattacks on tax filers. There's no reason to believe the 2017 tax season will see any less crime. The Department of Homeland Security has launched a "Stop. Think. Connect." campaign to encourage consumers to protect themselves from online tax fraud by taking these measures:

- * Avoid giving out personal information, unless it is to a trusted entity like the credit union.
- * Watch for fake messages or websites purportedly from the IRS or tax preparation services; DHS warns that sites can look quite legitimate, so examine them carefully.
- * Don't believe promises of "free money" from inflated refunds.
- * Back up data and store your electronic tax files securely.
- * Never share personal information over an insecure network. Look for "https:" in the URL and a lock sign.

Also, know that the IRS only uses written communications to connect with taxpayers to request personal information. Any electronic communication - email, text, or social media - is fake.



For more tips on staying safe online, please visit www.dhs.gov/stopthinkconnect.

WHEREVER YOU GO,

**Take your Credit Union
with you!**

**FREE Mobile App
Coming Soon!!**



2018 Annual Meeting

**March 20, 2018
2205 E Roosevelt LR, AR
Registration begins @
11:30a.m.
Meeting begins at noon.**

**Come and see what your
Credit Union is doing!**

Protect Yourself From Carbon Monoxide

With colder temperatures approaching, it is important to take safety precautions that can protect you and your loved ones from the risks of carbon monoxide. Carbon monoxide can escape from any fuel-burning appliance, furnace, water heater, fireplace, wood stove, or space heater. Here are some tips to help keep your home and family safe from carbon monoxide:

- * Install and maintain carbon monoxide detectors in your home. If you are installing only one carbon monoxide detector, the Consumer Product Safety Commission recommends it be located near the sleeping area, where it can wake you if you are asleep. Additional detectors on every level and in every bedroom of a home will provide extra protection.
- * Do not start your car, generator, or any combustion engine in a closed garage.
- * Never use a charcoal grill, hibachi, lantern, or portable camping stove inside a home, tent, or camper.
- * Clean and replace furnace filters regularly.
- * Do not install carbon monoxide detectors directly above or beside fuel-burning appliances, as they may emit a small amount of carbon monoxide during start-up.

Symptoms of low-level poisoning are commonly mistaken for common flu and cold symptoms - shortness of breath on mild exertion, mild headaches, and nausea. With higher levels of poisoning, the symptoms become more severe - dizziness, mental confusion, severe headaches, nausea, and fainting on mild exertion.



If carbon monoxide poisoning is suspected, consult a health care professional right away.



Should I Refinance My Vehicle Loan?

You love your wheels. But your loan payments? Not so much!

Golfers have their mulligans and now, you can have one, too. It's time to check out refinancing your vehicle at the Credit Union. Chances are we can lower your interest rate. We have terms to fit your specific needs as well.

For example, if you'd like to pay your loan off faster, we can offer you a shorter term. Or if you've had an unexpected hit to your budget and you need lower monthly payments, we can set you up with a longer term. Let us help you regain control of your vehicle loan.

To find out more, visit www.southergasfcu.com. Or contact one of our friendly loan officers. They'll be happy to help you decide if it's a smart move to refinance.

Enjoy The Freedom Of SGFC Checking

Still checking at another financial institution? Or looking to help your college-bound scholar get off to a good start? Escape the high fees and account restrictions common at other financials with a SGFCU Checking Account. At the Credit Union, we make checking as simple and as fee-free, as possible.

With free bill payment, online banking, e-statements, and convenient debit cards, we have everything you need to make managing your finances a breeze. We're also just a phone call away to help you with any questions. Come by the office, call, or go online at www.southerngasfcu.com to open your account today and you can start enjoying the freedom of Credit Union Checking.



**Get started now to enjoy a
less-financially-stressed holiday later
by opening your
2018 Christmas Club Account .**

Make Your Holidays Easier In 2018 With A Christmas Club Account

When the holidays roll around in 2018, keep those jingle bells from setting off a financial alarm by opening your Christmas Club Account at the Credit Union. Setting aside funds for a specific purpose is a tried-and-true way to save, according to money experts. Start by setting up an automatic transfer from checking or savings into your Christmas Club Account. You don't see it, so you won't miss it. Then get the whole family involved with these additional ways to save:

- * Give a small box or jar a holiday makeover by decorating it and using it to collect loose change. Periodically, bring it to the Credit Union to add to your account.
- * Sell unused or no longer needed items at a yard sale or online marketplace; put some of the proceeds in your Christmas Club Account.
- * Make your own take-out by holding an afternoon cook-a-thon and freezing meal-sized portions for nights you don't have the energy to make dinner.

