

The Pipeline

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24 Hour Audio Response
1.844.354.5825

24 Hour Home Banking
www.southernngasfcu.com

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

CONVENIENCE SERVICES

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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:

May 28, 2018—Memorial Day



Happy Birthday To America's Credit Unions

This spring America's Credit Unions are celebrating their 109th birthday! It was back in 1908 when Alphonse Desjardins helped open St. Mary's Bank Credit Union, the first U.S. credit union located in Manchester, NH. Originally formed to provide the mill workers of Manchester with a safe haven for saving and an affordable option for borrowing, the CU now serves the whole community while the very first branch is home to America's Credit Union Museum.

Since those early days, the credit union movement in America has grown and evolved with each decade. However, we have remained committed to upholding the credit union philosophy of "People Helping People," and stayed focused on "Serving the Underserved." As we celebrate another successful year as credit union member-owners, it's important to embrace our rich history while also looking forward to a future of progress.

While many years have passed and the ways in which we bank have changed with technological and societal advances, the

fundamental purpose of America's Credit Unions remains the same - to improve individual lives as well as communities through better rates, lower fees, quality financial literacy, and superior member service.

With that, we'd like to wish a very "Happy Birthday" to America's Credit Unions! Thank you to the members for your loyal support, and here's to another year together of helping each other! That's something to celebrate!



Teaching Your Kids To Save

As a parent, you want your kids to learn all of the things they need to know to succeed in life. You make sure they do their homework, get some exercise, and spend quality time with friends and family. But one of the most important life lessons you can teach them is how to save money. Here are three tips to help you help your kids down the path to future financial security:

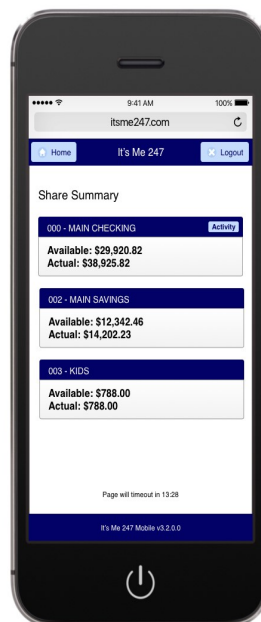
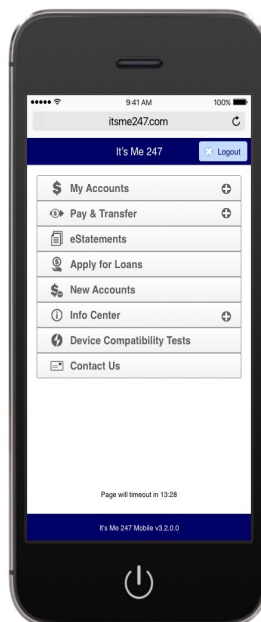
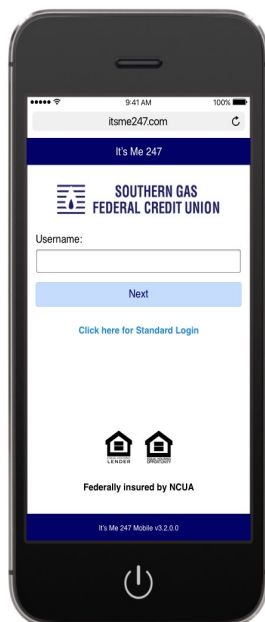
1. Lead by example. Explain how you save money for future needs: vacations, retirement, emergencies.

2. Reward savings with a match. When your kids get money as a gift or for doing extra chores and then deposit a portion of it in their credit union savings account, match all or a percentage of that amount. So, for example, if your son receives \$50 as a birthday gift and puts \$20 in his savings account, you could add \$10 or \$20 as a bonus and incentive to save more in the future.

3. Save as a family for a goal. Let's say you are planning a trip to Disney World. As a family, determine how much you will need for this vacation. Have your kids decorate a box or a jar with pictures of the Magic Kingdom and the total amount you will need to save. Then each week, everyone contributes to the fund by putting money in the container - even small change can add up. The key is to show the benefits of regular contributions.



When the container is full, count the money together, and then deposit it into a specially designated savings fund at the credit union. Have the kids draw a thermometer to show your progress towards the goal; each time you make a deposit, mark it accordingly.



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COMING SOON

Attention IRA Holders! 2017 IRA Deadline Reminder

All signs are pointing to springtime - the weather is warming up, the flowers are blooming, the birds are chirping, and tax season is approaching!

As an existing or prospective IRA holder, below are a couple of important deadlines to note:

* The IRS allows you to contribute to the previous year (in this case, 2017) up until the normal federal tax deadline April 15, 2018. If you opt to make your contribution after January 1st but before the April 15th deadline, you must designate the contribution year that you're targeting. This applies to most types of IRA accounts.

* The deadline for establishing a 2017 IRA is April 17, 2018. Per the Federal government (and like taxes), a valid IRA application should be postmarked by midnight of the deadline for Traditional and Roth IRA accounts.

An IRA is an ideal way to guarantee a secure, comfortable retirement income. Southern Gas Federal Credit Union offers both ROTH and Traditional IRAs, either in a regular IRA Share Account or an IRA Share Certificate. To contribute to, or start one today, call 501-374-2031 or visit our website at www.southerngasfcu.com.



Additional details, forms and worksheets, and rules on contribution limits for specific types of IRA accounts can be found at IRS.gov

Keep Track Of Your Credit

It's always been important to keep up with what's in your credit report and make sure it's accurate. But the disastrous data breach that lasted from May to July 2017 at Equifax, one of the three major credit reporting agencies, makes it imperative

If your vital personal information was hacked, you could be a victim of identity theft resulting in someone fraudulently opening accounts, filing taxes or making purchases in your name. You would have to spend many hours setting the record straight.

Your first line of defense is to request your free annual credit report from each of the three agencies, Equifax, Experian and Transunion. You can do so online, by phone, or by mail. Do not contact the credit reporting companies individually as they are providing free annual credit reports only through these three methods. To order, visit annualcreditreport.com, call 1-877-322-8228, or complete the Annual Credit Report Request Form available at consumer.ftc.gov and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

You may order your reports from each of companies at the same time, or better, order your report from each one at a time every four months. This will allow you to more closely keep an eye on your report.



The law allows you to order one free copy of your report from each of the nationwide credit reporting companies every 12 months!

Making a Move? Keep the Credit Union in the Know!

Whether you're right-sizing your residence or returning from your winter retreat, keep your contact and mailing address information up-to-date with the credit union. This way, you can be certain of receiving important information about your accounts, some of which we may not be able to forward to your current address. It's also a safe guard against identity theft. By having correct change-of-address information on file, we can be alert to potential fraudulent activity, for example, a thief who is attempting to take over your account. So whether it's a change in your permanent residence or a temporary move to a seasonal home, keep us posted. Let us know about any changes to your telephone numbers or your email address as well. We value your membership and want to do everything we can to ensure its security.



If you still need help, contact us at
501-374-2031

The Importance Of Balancing Your Monthly Statements

It happens: You get an email alert your monthly checking account statement is available online or it arrives in the mail, but it's just not a convenient time to review it. You plan to do it later, but you never quite get around to it. That procrastination could prove to be a problem. By not reconciling the amount you think you have in your account, with what the credit union or other financial institution says you have, you could inadvertently overdraw your account. And unless you have overdraft protection, that could mean the embarrassment of a "bounced" check - costing you a return check fee from a merchant and an NSF (non-sufficient funds) fee from the credit union.

So when your statement arrives, take some time to ensure that the balance in your check register agrees with the statement balance. If it doesn't, look for:

- * ATM cash withdrawals or a check you may have neglected to record
- * Checks you wrote that have not been cashed or cleared
- * Debit Card purchases not recorded
- * Online Bill payments you may have not recorded
- * Deposits not recorded
- * A subtraction or addition error

HAPPY MEMORIAL DAY-

**THANK YOU TO ALL THE SOLDIERS
WHO HAVE GIVEN OF THEMSELVES
FOR OUR FREEDOM**

