

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:

July 4-th– Independence Day
September 3rd– Labor Day



Your CU Is As Close As Your Phone With Our New Mobile App

If taking care of your financial business is not on your Summer Fun Checklist, you'll want to download Southern Gas Federal Credit Union's New Mobile App! It will put the credit union as close as your mobile device - whether you're at the beach or a baseball game!

Want to transfer money between your accounts? Done with a few swipes. Need to view account balances and details for your savings, checking, certificates or loans? It's all there 24/7.

Just make sure your mobile device is up-to-date and you're using the latest version of the operating system. This not only helps improve functionality, but also helps ensure safety, as security fixes are usually addressed in updated versions of software.

For more information on how our Mobile App can simplify your life, visit our website.
www.southerngasfcu.com



Plan For Next Summer With A 2018 Vacation Savings Club Account

If you came up short on vacation funds this summer, start saving for next year's warm-weather getaway now with a Vacation Savings Club Account.

This handy savings tool is a no-brainer for members who want to quickly and easily save money for a vacation and associated costs. It allows you to save gradually by:

- * Deducting any amount you choose from your payroll.
- * Securing those funds in an interest-bearing account, separate from any other Savings or Checking Accounts

Open a Vacation Club Account today and let your money work for you - by the time Summer 2019 arrives, all you'll have to do is book your flight and pack your bags without thinking twice about your vacay budget.



Call us at 501-374-2031 or open your Vacation Club Account online at www.southernngasfcu.com

Are You Insurance Poor?

When it comes to insurance protection, you have a lot in common with Goldilocks - you want it "just right." You need adequate coverage for yourself, your family, your home, and your belongings - not too little nor too much. Here are some do's and don'ts to help evaluate your insurance coverage:

1. Do consider life insurance coverage when you have a young family or a spouse dependent on your income or have a large debt burden that would be difficult for your survivors to assume on their own. A life insurance benefit of five to 10 times annual income is generally recommended, depending on how many debts and dependents you have. If you don't have disability coverage from your employer, consider purchasing it on your own. Disability coverage helps replace the paycheck you

and your dependents need for your living expenses. than 10 times the premium.

2. Don't under-insure your home and its contents. Ask your agent about coverage for replacement value. If you have an older home, you may need ordinance or law coverage to pay for rebuilding your home to current building codes. If you are renting, you are responsible for your belongings, not your landlord.

3. Do comparison shop for health insurance policies during the "open season" period. Don't assume your current coverage is still best meeting your needs.

4. Don't overpay for auto insurance. Consider dropping your collision and comprehensive coverage if you drive an older vehicle worth less than \$1,000 - or less

5. Do consider an umbrella policy to provide you with general liability coverage to protect your assets in an increasingly litigious world.



Keep Your Home Safe While On Vacation

Your vacation should be relaxing and worry-free. That's why it's a good idea to prepare your home before you leave on vacation with this checklist. With a little extra vigilance, you can help keep your property and belongings safer while you're gone.

- * Ask a trusted friend or neighbor to keep an eye on things. Also, have them take out the trash.
- * Ask a neighbor to park in your driveway occasionally, so there's activity at your house.
- * Make sure your lawn stays trimmed, or your driveway is shoveled if it snows.
- * Stop the newspaper and mail deliveries or ask a trusted neighbor to pick them up.
- * Leave your blinds/curtains exactly as they are when you're home.
- * Beware of social media. Think twice before posting your detailed vacation plans on social media.
- * Lock all external doors, windows, and the garage.
- * Put at least one light in your house on a timer.
- * If you have a security company, notify them that you are going out of town.



Think twice before posting your detailed vacation plans on social media. Post your pictures **AFTER** you get back!

Safe Surfing 101: How To Protect Your Kids On The Internet

Your kids are growing up in the age of technology. They likely spend hours on electronic devices, and use the Internet for various purposes from homework to social networking, to learning about hobbies, to listening to music, or watching videos, and much more.

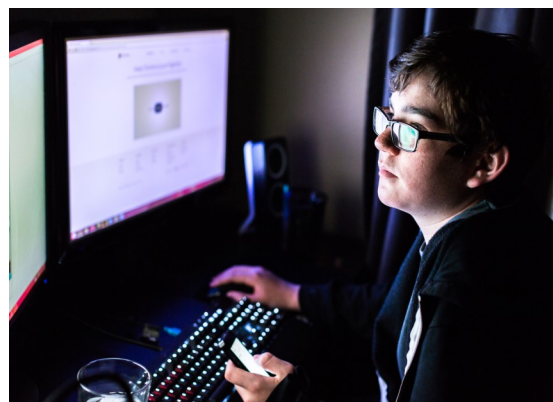
Technology is no doubt a useful learning tool for children of all ages, but certain aspects, especially the Internet, can be scary and even unsafe. Inappropriate websites, online predators, and cyberbullies can make the web a dangerous world for your little ones and teens.

It's vital that parents take the time and initiative to protect their children from the evils of the Internet. The Federal Bureau of Investigation (FBI) has some valuable tips to help parents protect their kids as they surf the web at

home, at school, at a friend's house, or anywhere:

- * Monitor your children's use of the Internet, on the computer AND cell phone.
- * Tell kids why it's so important not to disclose personal information online.
- * Check kids' profiles and what they post online.
- * Ask about the people they're communicating with online.
- * Explain that once images are posted online, they are public and can never be deleted.
- * Never allow kids to post photos without your knowledge and consent.
- * Make it a rule that your kids can NEVER meet anyone in person without your prior knowledge and consent. If a meeting is agreed upon and planned, you should be present.

- * Remind kids to only add people they know in real life to their contact lists.
- * Encourage kids to choose appropriate screen names or nicknames.
- * Talk about creating strong passwords.
- * Stress the differences between acceptable versus potentially risky websites.
- * Talk about cyberbullying and how to avoid it.
- * Immediately report strange activity.



Take The Stress Out Of Back To School

While the summer is just getting started, we all know how time flies when you're having fun in the sun! One day you're relaxing poolside and the next you're prepping for the first day of school.

While returning to the classroom can be emotional for kids, it can be a financial obstacle for many parents, as back to school requirements and lists seem to get more complicated and longer each year. From binders and backpacks to computers and clothes, families on average will spend just under \$700 on back to school supplies, according to the National Retail Federation. That's a small fortune!

One way to ease the transition from summer vacation to school days, and take the stress out of back to school shopping is with a low-rate, flexible SGFCU Back to School Loan.

Funds from your loan can go toward any or all of the following:

- * School supplies (pencils, notebooks, etc.)
- * Laptops, PCs, or Tablets
- * Clothing or school uniforms
- * College textbooks
- * Dorm room gear
- * Anything else to send your student to the head of the class!

Why not take the stress out of back to school expenses so you and your family can enjoy every precious sun-drenched moment of summer? Apply today! Just visit www.southernsgfcu.com, call 501-374-2031 or stop by our office.



REMINDER

**ARKANSAS TAX FREE
WEEKEND
AUGUST 4TH & 5TH**

Introducing our
enhanced
ONLINE BILL PAY!
It's Me 24/7
Bill Pay
simple and secure.

Go to www.southernsgfcu.com for more details!

Click, Schedule and Go On Your Way With Online Bill Pay

Whether you're planning to go on a long vacation this summer or just away from home during a holiday, you can rest easy knowing your bills will be paid on time when you use online bill pay.

With online bill pay, you can enjoy the flexibility of scheduling your payments ahead of time. Plus it's quicker, safer, and easier than writing and mailing a check. You can even set up recurring payments like rent or mortgage, car loans and insurance or make a one-time payment. Setting up a payee is easy and paying a bill is even easier. So take advantage of our free service. If you have any questions or need help, your credit union is here to help.

Have a great vacation!