

# The Pipeline

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Little Rock, AR 72203-2600  
Phone: 501.374.2031  
Fax: 501.374.2041

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 22-23 Thanksgiving

December 24–25 Christmas

January 1 New Years Day



**A**s Veteran's Day nears, Southern Gas Federal Credit Union would like to extend a heartfelt "Thank You" to the courageous men and women who have dedicated their careers and lives to preserving our freedom in America.

Veteran's Day, held each year on November 11, marks the day when we, as a country, honor all military personnel for their bravery and sacrifice. Now observed in cities and communities throughout the US, this important day officially became a legal holiday on June 1, 1954. Citizens pay homage and show respect to our veterans in many ways including flying the flag, attending parades, volunteering at local VA hospitals, or touring monuments/memorials. One of the most well-known Veteran's Day tributes is a wreath-laying ceremony at the Arlington National Cemetery where over 40,000 veterans and their families are buried.

More recently the week of November 11-17 became known as National Veterans Awareness Week and comes with special observances.



Every day, but especially this time of year, remember those who have given so much. Thank an American veteran for their patriotism and willingness to serve for the good of all.

# Let e-Services Simplify Your Life

**S**outhern Gas Federal Credit Union is at your fingertips when you sign up for electronic services. Once you enjoy the convenience, you will wonder how you ever lived without them.

When you receive your account statements electronically, you won't have to worry about forwarding your mail if you're away or a thief raiding your mailbox. We'll send you an email alerting you when your statement is ready, and you can then check it out at your convenience. E-statements save trees, too!

You also can save a trip to the credit union when you use our online branch: You can transfer funds, make a loan payment, check your balance, pay your bills - all on your schedule, not ours.



Just scroll on over to our website to log on and complete your safe and secure transactions. Do the same at our mobile branch - use your mobile device for fast, convenient financial services.

Let SGFCU's e-Services simplify your life. For more information, contact us today!



Go to [www.southerngasfcu.com](http://www.southerngasfcu.com) or login to our mobile app and make the holidays even happier this season.

## Take Advantage Of Our Holiday Skip-A-Pay

**A**re you looking for a simple way to deal with the expenses that come along with the holiday season? We all know the holidays can be a costly time of year with gift buying, entertaining, traveling, and so on. Don't let the financial stressors of the season put a damper on your holiday spirit. Southern Gas FCU wants to help you put the "happy" back in "Happy Holidays," with our Holiday Skip-A-Pay Program.

During the month of November, SGFCU is offering members the opportunity to skip the December payment on one or more qualifying loans. SGFCU appreciates their members and wants to say "thank you" by providing a little break from your bills and putting some extra cash in your pocket for those holiday festivities.



## Plan Ahead This Season With A Southern Gas FCU Holiday Loan

**D**id you find yourself a bit short on cash last holiday season? Are you looking for an affordable way to plan ahead for this year and cover the extra costs that the winter season brings? A Holiday Loan from Southern Gas FCU may be your answer!

From gifts, to travel expenses, year-end bills, and holiday entertaining, expenses can quickly accumulate. Let your Holiday Loan ease the burden. Low rates, along with flexible terms and payment options will help take the worry out of funding the holidays, giving you more time to enjoy the spirit of the season.

Be holiday-ready by applying for your Holiday Loan now! Visit [www.southerngasfcu.com](http://www.southerngasfcu.com), call 501-374-2031, or stop by our office.



You can now  
apply from your mobile phone  
using the SGFCU Mobile App



Volunteer applications received by  
Friday, November 9, 2018 will be  
considered by the Nomination Committee  
for the 2019 election.

**Sunday,  
November 4th  
Day Light Savings  
Ends**

## Board of Directors Nominations

The Nominating Committee is seeking members interested in serving as volunteers on the credit union's Board of Directors. Two positions will be open for the 2019 Board of Directors Election.

If you feel that your educational background and occupational experience would be an asset to the Board of Directors, you can obtain a Volunteer Application by contacting the credit union at 501-374-2031.





**SOUTHERN GAS  
FEDERAL CREDIT UNION**  
*"Building Relationships That Last a  
Lifetime"*

## ENJOY MORE REWARDS



### The benefits of membership have never been better with Southern Gas FCU.

Saving on the products and services you want and need has never been easier. Your Southern Gas FCU membership can help you save money today with exclusive discounts and benefits from trusted partners. Members have saved nearly \$2 billion with great offers, such as:

- Get a **\$100** cash reward for **each new line** you activate, up to 3 lines. Plus, get a **\$50** cash reward **every year** for as long as you are a Sprint customer.\*
- **Up to \$15 off TurboTax®** federal products!
- An **exclusive smoke communicator** and a **\$100 gift card** with a new **ADT®** monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union® Rewards Program.
- Trusted protection at **true savings** with the **TruStage® Auto & Home Insurance Program**.
- **Cash back** at over 1,500 online retailers with **Love to Shop**.

Learn more about these and other valuable discounts at [www.southerngasfcu.com](http://www.southerngasfcu.com) or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org), and start enjoying yet another benefit of being a valued Southern Gas FCU member.

\*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.



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

