

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
Mobile App
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 4th– Independence Day
September 2nd– Labor Day



Summer Fun For Less!

Longer days and warmer weather are here, filling our minds with happy thoughts of summertime. Whether your fun means a vacation, staycation, or daily sunny-day activities, there's definitely some planning needed for a successful summer. Southern Gas FCU has a few simple tips to help you keep your cool while planning the ultimate stress-free summer, at a great price.

TRAVEL BY AIR AND LAND

- * Book your flights ASAP
- * Arrive early at the airport
- * Plan ahead for the road with a daily itinerary and hotel & restaurant reservations
- * Get an early start to avoid traffic

IDEAS FOR "STAYCATIONS"

- * Return to nature at parks, retreats, lakes, and beaches
- * Get some culture at local museums, aquariums, science centers, and concerts

- * Spoil yourselves with a spa day, shopping, or nice restaurant
- * Camp out at your homestead with a tent, scary ghost stories, campfire songs, and s'mores

CELEBRATE THE SEASON

- * Play in the water - oceans, lakes, pools, even the sprinkler. Good old water play is always fun! Remember to be safe while splashing.
- * Cook light and healthy. From easy salads and dips to grilling and fresh fruits, the summer months are the perfect time to keep it simple & fresh.
- * Soak up some sun in your backyard, at the pool or beach, gardening, or washing the car. Grab your sunscreen and bask in the rays.
- * Do nothing. Summer is a great time for activities but sometimes taking a break to sit and soak it all in is just what we need.

As you plan for summer, remember Southern Gas FCU can help with vacation loans, credit card incentives, or a vacation club account for next year's summertime prep.

Summer is Here. BUT School is Coming!

While summer's sunny days are still here, "back to school" has a way of sneaking up on us. Backpacks and pencils seem to take the place of swimsuits and flip flops more quickly, each year.

Kids dread back to school season because it means the end of fun in the sun, but for their parents it means parting with a hefty chunk of change. With supply lists growing and evolving with the times, families are spending upwards of \$700 annually during what has become the second busiest shopping season of the year!

We know that inevitably summer will end and school is coming, so why not plan ahead, and eliminate the financial stress of back to school shopping with a low-rate, flexible Southern Gas FCU Back to School Loan?

Your Back To School Loan funds can help pay for:

- * Backpacks, lunch bags, thermal water bottles
- * School supplies (pencils, notebooks, etc.)
 - * Laptops, PCs, or Tablets
 - * Clothing or school uniforms
 - * College textbooks
 - * Dorm room gear
- * Anything else to help your student start the school year off right!

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.southerngasfcu.com, call 501-374-2031 or stop by our office.



**ARKANSAS TAX FREE
WEEKEND
AUGUST 3rd & 4th**

**GROW Your Savings With
Certificate of Deposit Special Rates**



*ANNUAL PERCENTAGE YIELD

Save your change

**Every time you use
your debit card!**

*With Our Round-Up Savings
Program*



Today's purchases:

Lunch: \$6.07 + \$0.91

Gas: \$38.77 + \$0.23

New Clothes: \$28.39 + \$0.61

Groceries: \$113.28 + \$0.72

Movie Tickets: \$17.65 + \$0.35

Total Saved: \$2.82

Kick back,
relax, and enjoy
a low intro rate.

Visa® Platinum Card



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The creditor and issuer of these Cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

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Members have saved
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SOUTHERN GAS FEDERAL CREDIT UNION

P O Box 2600 Little Rock, AR 72203 Phone: 501-374-2031 Fax: 501-374-2041 Email: info@southerngasfcu.com

Fee Schedule Effective September 1, 2019

Abused Account Closure	\$ 15.00
Account Research/Reconciliation (per hour) (\$20.00 minimum)	\$ 20.00
ACH Origination (Handled by SGFCU personnel)	\$ 15.00
ATM/Debit Card Replacement	\$ 15.00
ATM/Debit Card Rush Replacement	\$ 25.00
ATM/Debit Card Pin Replacement	\$ 5.00
Check Printing (prices will vary depending on check style)	\$ 21.00 and up
Christmas Club Early Withdrawal (only 1 withdrawal per year. Charged for each additional)	\$ 15.00
Corporate Check (if made payable to other than member)	\$ 5.00
Courtesy Pay	\$ 30.00
Deposited Item Returned NSF	\$ 30.00
Direct Lien	\$ 10.00
Early Membership Closure (if closed within 90 days of joining)	\$ 15.00
Excessive Share Savings Withdrawals (per withdrawals/transfers over 6 per month)	\$ 5.00
Inactive/Dormant Account (per quarter if over 18, no activity for 1 year, & less than \$500 in share account)	\$ 25.00
IRA Transfer Fee	\$ 25.00 (NEW)
Levy/Garnishment Request	\$ 50.00
Loan Late Fee (if over 15 days late)	\$ 30.00
NSF Item Paid – per item	\$ 30.00
NSF Item Returned- per item	\$ 30.00
Overdraft Transfers	\$ 7.50
Overnight Mail	\$ 30.00
Paper Statement Fee	\$ 2.00
Photocopies (including share drafts and statements)	\$ 5.00
Reopen Account	\$ 15.00
Returned Mail (per item)	\$ 20.00
Skip A Payment- per loan	\$ 35.00
Stop Payment	\$ 30.00
UCC Filing	\$ 20.00
Vacation Club Early Withdrawal (only 1 withdrawal per year. Charged for each additional)	\$ 15.00
Vehicle Registration	\$ 20.00
Verification of Deposit	\$ 5.00
Wire Transfer Incoming	\$ 10.00
Wire Transfer Outgoing	\$ 20.00
Par Value of One Share	\$ 25.00



JOIN OUR CREDIT UNION
& share the benefits with your family

Ask us how you can become a member!