

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

Holiday Closings:

November 28-29 Thanksgiving
December 24–25 Christmas
January 1 New Years Day



DE-STRESS Your Holidays With “Don’t Pay December” Skip A Payment

Need a little more jingle in your pocket this holiday season? Skip A Payment could be music to your ears.

With Skip A Payment, you may be able to defer making your payment on a qualified loan. Although interest will still accrue, having the extra funds available for your holiday expenses can help de-stress the season.

But make a plan. Instead of maxing out your credit cards, pay cash for your purchases whenever possible. Money experts agree that paying cash helps keep your spending under control, especially if you use the tried-and-true envelope system.

Identify your expenses: gifts, entertaining, decorations, shipping and so on.

Then label envelopes and divide the funds accordingly.

This method can help ensure you keep to your plan and use the extra funds you have available wisely.



Watch for Skip A Payment information from the credit union and have a relaxed holiday season.

Holiday Mall Shopping Safety Tips

The holiday season is upon us! While anytime is a good time to think about personal safety and crime prevention, Southern Gas FCU wants to make sure that everyone has a safe and happy holiday season. Before starting your holiday shopping, please be mindful of the following safety tips:

- * Always be aware of your surroundings and "trust" your instincts.**
- * Walk with authority, purpose, and awareness.**
- * Park your vehicle as close to the store entrance as possible, or park in an active well-lit location. Remember to lock your vehicle.**
- * Do not leave packages or valuables on the seat of your car. This creates a temptation for thieves. If you must leave something in the car, lock it in the trunk or put it out of sight.**
- * Have your keys in hand when approaching your vehicle. Once inside your vehicle, lock the doors immediately.**
- * Beware of strangers approaching you for any reason. At this time of year, "con-artists" may try various methods of distracting you with the intention of taking your money or belongings.**



Do not buy more than you can carry. Plan ahead by taking a friend with you or ask a store employee to help you carry your packages to the car.

*** If you have to take a phone call or text message, don't let your guard down and get distracted while shopping.**

Southern Gas FCU wishes you and your family a safe, happy, and peaceful holiday season

SGFCU Board Of Directors **Nominations**

The Nominating Committee is seeking members interested in serving as volunteers on the credit union's Board of Directors. One position will be open for the 2020 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.



Credit Card vs. Personal Loan: What's the better way to access cash?

Life happens. And when it does, there's often a bigger price tag on it than you might have expected. If your emergency savings can't see you through a cash crisis, you may have the choice between using a credit card or taking out a personal loan. There are pro's and con's to both options.

When to use a credit card: If it's a short-term problem, you can use a credit card and pay off the balance fairly quickly. Using a credit card is a convenient way to deal with it. But credit cards often carry a higher rate of interest than a personal loan, and that interest can add up over time. Or if you need to borrow a large amount, it might put you right up against your credit limit, making it difficult to use the card for other things you need. Bumping up against your limit also may affect your credit score, as one of the components of your score is the amount of available credit you have. Think carefully about taking out a cash advance on your card. The interest rate can be higher than that charged on purchases and there's often a 3% to 5% fee, and a minimum charge.

When to use a personal loan: Taking out a personal loan from the credit union may save you money in the long run, especially if you need a larger amount and need longer to pay off the loan.



A personal loan can also help you get the things you need if the merchant only takes cash or checks. You will need to apply for a loan, so it may take longer to get access to cash than using a credit card.

Contact the credit union for help. That's why we're here.

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.





Love My
Credit Union®
rewards

**MORE SAVINGS.
MORE POSSIBILITIES.**



There are more reasons than ever to love being a member of Southern Gas Federal Credit Union.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Southern Gas Federal Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- » Credit union members get **\$200 when you switch to Sprint**, plus lines 3, 4 and 5 are FREE! Plus, \$100 Annual Loyalty Cash Rewards and **25% off select accessories** in Sprint retail stores.
- » Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- » Members save on **SimpliSafe**, the #1 expert pick for home security.
- » Save 30% on premium identity protection from **Financial Lock**.
- » Save on car maintenance + get \$10 off your first service using **CarAdvise**.
- » Southern Gas Federal Credit Union members can save big with an exclusive discount from the **TruStage Home & Auto Insurance Program**.

Learn all about how your Southern Gas Federal Credit Union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

Sprint Cash via deposit: \$100/line, max 2 lines. Req. new line activ. on eligible plan and registration at lovemycreditunion.org/sprintrewards within 30 days of activ. Loyalty Reward: Via deposit. \$100/yr./acct. Unlimited Basic: after 1/31/2021 pay \$60/mo for line 1, \$40/mo for line 2 and \$20/mo/line for lines 3-5 with AutoPay. 1 Hulu ad-supported plan per eligible Sprint acct. MHS reduced to 3G speeds after 500MB/mo. SD video streams up to 480p, music up to 500Kbps, gaming up to 2Mbps. Data deprioritization during congestion. other mo. charges apply.

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

