

# The Pipeline

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Phone: 501.374.2031  
Text: 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

## Holiday Closings:

Nov 11th– Veterans Day

Nov 26th–Thanksgiving

Nov 27th–Black Friday

Dec 24th– Christmas Eve

Dec 25th– Christmas Day

Jan 1st– New Years Day



## **Tight Holiday Budget?** **Don't Pay December!** **Skip A Payment.**

**W**ith all of its bright lights and merriment, the holiday season is also chock full of various expenses that can be a drain on our pocketbooks, making it a challenging time of year for some of us. This year in particular, as we're still reeling from the effects of the Covid-19 pandemic, many of us are feeling an even tighter squeeze on our holiday budget. Luckily, you can trade financial worries for some holiday joy. Make this the year you try our **DON'T PAY DECEMBER Skip A Payment.**

This holiday season, Southern Gas FCU will allow you to take a brief hiatus from your bills and fill your pockets with some extra cash.

Through November 30th, you can skip a payment on one or more qualifying loans. It's a simple solution that will loosen up your yuletide budget.

*For details, call or text us at  
501-374-2031 or go online at  
[www.southerngasfcu.com](http://www.southerngasfcu.com).  
and put the happy back in your  
holidays this season!*



*Forget the stress  
this holiday season!*

## **RELAX**

*December Skip A Payment  
Program*



## Holiday Decorating Safety Tips

**T**he holiday season is here! Help protect your home and family this holiday season with these five decoration safety tips:

1. Consider using battery-operated LED candles. Candlelight can help make the holidays special. However, open-flame candles can be a fire hazard.

2. Double-check your holiday lights for safety. Replace any lights with frayed wires, broken sockets, and loose connections.

3. When stringing lights, you may be tempted to overload extension cords. Never plug in more than three light strings into one extension cord.

4. Keep your tree hydrated. A dried-out tree can catch fire faster than one that has been properly watered. If you have an artificial tree, make sure it's labeled "Fire Resistant."



5. Turn off all lights (indoor and outdoor) when you go to bed and before leaving the house to avoid a short that could start an electrical fire.

*Stay Safe and Merry Christmas!*

## SGFCU Board Of Directors Nominations

The Nominating Committee is seeking members interested in serving as volunteers on the credit union's Board of Directors. Four positions are open for the 2021 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.



Helping you  
*Reach your goals*

We know that it is important to set goals for your life and that's why we're here to help. From products to help manage your money to great service when you have a question, we're here to help you reach your goals!



# Stay Warm And Save Money

**H**ere are some of the easiest ways to stay warm and save money this winter:

1. Open curtains on south-facing windows to let sunlight into your home during the day. Close them at night to help retain heat.
2. If you have a programmable thermostat, program it to a lower temperature when you are away from the house and at night while you sleep.
3. Make sure your fireplace damper is closed when the fireplace is not being used. Close off vents and doors to areas of your home that are unused.
4. Turn down the temperature of your water heater to the warm setting (120°F). You'll not only save energy, you'll avoid scalding your hands.



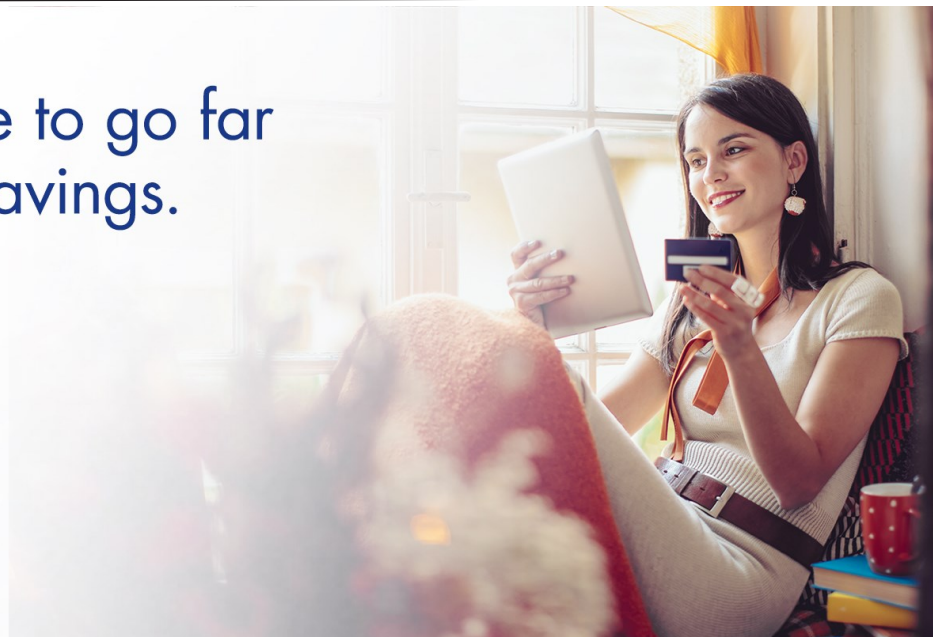
5. Prevent warm air from slipping outside by creating a tight envelope. Replace, caulk, or apply weather stripping to drafty windows and doors..

*Just a few changes can add up to a lot of savings.*

You don't have to go far to find great savings.



Visa®  
Platinum Card



Apply online or visit your local branch





Introducing our  
enhanced  
**ONLINE BILL PAY!**

**It's Me 247**  
Bill Pay

simple and secure.

**Learn more about our new It's Me 247 Bill Pay!**

*'Tis the Season  
of giving*

Find out what our  
credit union can give  
you this Holiday!



*From our homes to yours, we  
wish you a safe and happy  
holiday season!*

