

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-Alerts and Notices

E-Signatures for Documents

E-Statements

Mobile Check Deposit

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:

July 5th– Independence Day

Sept. 6th– Labor Day



A Quicker Way to Pay Your Bills!

Do you spend hours of time sifting through piles of paper bills, writing checks, buying stamps and waiting at the post office? Or worrying if your payment will arrive on time? If so, you can trade all of this in for a quicker and more efficient way to pay your bills with Southern Gas FCU Online Bill Pay!

This easy, convenient, and affordable solution allows you to pay all of your bills securely, anytime and anywhere. With funds taken directly from your SGFCU accounts and the ability to set up auto payments, you are saving time and taking control of the bill-paying process.



Aside from a quicker, stress-free way to pay bills, Online Bill Pay offers benefits like:

- * 24/7 accessibility through your computer or mobile device
- * Free, unlimited use
- * Organizing all of your billing information in one, accessible, safe place
- * Payment tracking and history
- * Payment reminders for upcoming bills to avoid late fees
- * Elimination of paper statements
- * And more!

Opt for the quicker way to pay your bills. Register for Online Bill Pay today!

Take Steps To Protect Yourself From Fraud

The pandemic made 2020 miserable for most of us. But not for fraudsters and con artists. According to the Federal Trade Commission, consumers reported losing more than \$3.3 billion to fraud in 2020 - up from \$1.9 billion the year before.

Protect yourself by taking these steps:

1. Keep identity theft at bay. Don't click on links in unsolicited emails, and make sure your firewalls, anti-spyware, and anti-virus software are current. Use strong passwords, shred financial documents, and paperwork with personal information before you discard them, and guard your Social Security number. Also be wary about giving out your birth date. Secure personal information, especially if you have roommates, employ outside help, or are having work done in your house.
2. Stay alert to signs that require immediate attention, such as bills that do not arrive as expected, calls or letters about purchases, and unexplained credit or account statements or credit denials.
3. Review your credit report regularly. The law requires the major consumer reporting companies (Equifax, Experian, and TransUnion) to annually give you a free copy of your report at your request. Visit AnnualCreditReport.com or call 1-877-322-8228. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Also inspect your financial statements and billing statements regularly, looking for charges you did not make.
4. Take defensive action if you find anything suspicious. Place a Fraud Alert on your credit reports. The alert tells creditors to follow special procedures before they open new accounts in your name or make changes to your existing accounts.



The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert. A call to one company is adequate: Equifax: 1-800-525-6285; Experian: 1-800-397-3742; or TransUnion: 1-800-680-7289. Close all accounts that have been tampered with or established fraudulently. File a police report to help you with creditors who may want proof of the crime. Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations.

You can also place a freeze on your credit report. This is a free option and allows you control over when your credit report is pulled. TransUnion, Equifax, and Experian all have this option. However, you will have to place the freeze on each one of their sites.

Remember, neither the credit union nor other financial institution will ever contact you by email, mail, or phone asking for confidential information. Do not respond to anything suspicious. Contact us if you have concerns.

Grow Your Savings With Payroll Deduction

Your shopping list grows. Your list of home projects grows. Your monthly expenses grow. Your work hours grow, and yet you can't get your savings to grow.

It seems like you need a tool to nurture your money, and give it the boost it needs to flourish. SGFCU can help plant the seeds of your savings with Payroll Deduction.

With funds deducted directly from your earnings, and deposited into one or more of your Share Savings accounts, your savings will begin to grow quickly and effortlessly. Payroll Deduction also helps you maintain a better budget for special savings goals like a family vacation, home renovation, or holiday expenses. In addition to watching your money multiply with Payroll Deduction, you'll enjoy:

- * Convenience and flexibility
- * An opportunity to establish and maintain a consistent savings program
- * Ability to make SGFCU loan payments automatically avoiding late-payment and check-writing worries
- * A chance to save money while keeping your funds easily accessible

- * Freedom to customize deductions and equalize cash flow based on how frequently you get paid (example, monthly or bi-monthly)



Get growing today...your savings, that is!
Contact us to learn more about signing up for Payroll Deduction.

Celebrate summer
with extra rewards.



Visa® Real Rewards Card

Apply online or visit
your local branch

EARN
\$25
CASH BACK
after your
first purchase¹

GET
1.5
POINTS

monthly for every
\$1 spent on
eligible purchases²

¹ After your first credit card purchase, you'll earn bonus points redeemable for \$25. The bonus points will be awarded 6 to 8 weeks after your first purchase.

² Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers, and Convenience Checks. Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, within seven business days, or as a statement credit to your credit card account within one to two billing cycles.

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

It's Me 24/7
Online Banking



MAKE A SPLASH
this summer!

Get our coolest rates with our hottest loans.

IN THE PALM OF YOUR HAND

- TEMPORARILY LOCK YOUR CARD
- REPORT IT STOLEN
- VIEW YOUR ACTIVITY



WE'VE GOT

SUMMER
fun

Ask us about
our **LOW RATE**
LOANS today!

COVERED!

