

# The Pipeline

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24 Hour Audio Response  
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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:

January 17th– MLK Day



**W**intertime, specifically the holiday season, is often a time of indulgence. Whether eating and drinking or shopping and spending, many of us tend to get caught up in the spirit of the season, partaking in just a bit too much merrymaking.

On the brighter side, spring is here and the perfect time to start fresh! Many folks join the gym, kickstart a healthy eating plan, or establish an overall wellness routine. While focusing on personal well-being, it's also an ideal time to check up on your finances, and improve their fitness if need be.

A few ways to restore your finances to their pre-holiday health include:

- \* Developing a budget
- \* Getting your savings on track by starting an emergency fund
- \* Opening a IRA
- \* Reducing/consolidating debt by refinancing a higher rate loan to lower monthly payment
- \* Attending a free financial education seminar
- \* Talking with a coach or advisor
- \* Getting organized to keep great records of your financial actions and transactions

As you hit the pavement with your new running shoes, plan meals for the week, or schedule that annual check-up, don't forget to take a close look at your finances this spring. Rely on Southern Gas Federal Credit Union for valuable financial education and tips. For more info, visit us at [www.southerngasfcu.com](http://www.southerngasfcu.com).

## Ring In The New Year With A New Toy



Once you've checked off all the boxes on your holiday gift list, why not treat yourself to that new toy you've been thinking about? New Year's is a great time to start looking and with Southern Gas FCU's great low rates and pre-approval, you could have your new toy in the driveway just in time to welcome 2022!

- \* Up to 100% financing of the vehicle's value plus tax and tags
- \* Option for pre-approval
- \* No monthly fees or prepayment penalties
- \* Easy, convenient application process
- \* Loan Payment Protection/Insurance
- \* Personalized member service
- \* GAP Insurance

Start the new year off right with a new toy at a great price, courtesy of Southern Gas FCU.

Apply online today at  
[www.southerngasfcu.com](http://www.southerngasfcu.com)

## Work Hard, Play Hard: How To Balance Life

For many young people, life can feel like a balancing act between school, extra-curricular activities, a part-time job, and making time for family and friends. While it's great to be involved, you also want to make sure you're happy and having fun.

The key is finding a healthy balance. Your credit union wants to help you do just that! Check out the tips we provided below. But, remember, if you ever start feeling worried or overwhelmed, it's important to speak up. Let a friend, parent, teacher, or coach know. They can help you work through your feelings and help you deal with stress in a healthy way.

**1. Set Priorities and Goals:** Figure out the tasks that are most important. Realize that not everything has to, or can be, done at once. Make a list and set goals for the longer-term items. Be sure to give yourself enough time for things and be realistic.

**2. Don't Take on Too Much:** While you may want to be a part of everything, in reality it's much better to be involved in a couple of things you truly love. When you spread yourself too thin, it becomes difficult to give anything your all.

**3. Be Honest about Your Feelings:** A certain amount of stress is normal, especially when life gets a little crazy. But if those feelings persist or get worse, it may be time to give yourself a break by talking to someone and cutting back on your activities.

**4. Stay Healthy:** No matter how busy you get, it's important to take time to eat healthy, exercise, and get enough sleep. After all, if your mind and body aren't healthy, you can't excel at anything.

**5. Take Some Y-O-U Time:** In the midst of each busy day be sure to set aside some time for yourself. Whether you listen to music, take a stroll, or just meditate, this time will allow you to decompress and return to your tasks more refreshed.





**A** new year is almost upon us, and it's the perfect opportunity to begin taking control of your finances. With the Covid-19 pandemic still looming, 2021 was a tough year for many people. If you accrued and are trying to manage credit card or medical debt, you're not alone and Southern Gas FCU is here to help you make a fresh start in the best way possible.

**GET OUT  
OF DEBT**



Based on a report by CreditCards.com, during the Covid-19 pandemic, more than half of adults with credit card debt - approximately 51 million people - added to their balances. The report found that 44% of them blame the pandemic. In addition, medical debt has spiked this year, according to Credit Karma, who reported a 9% increase from 19.6 million to 21.4 million. As a way to help struggling consumers, many credit card companies are now offering various forms of financial relief to those impacted by the coronavirus pandemic. However, it is important to be wary and ask questions about the fees and terms associated with these programs. You may find that a better, more affordable and reliable option is a Debt Consolidation Loan from Southern Gas FCU.

This low-rate loan will allow you to lower monthly payments from high-interest credit cards while also providing the option to keep some cash on-hand and help you work toward your overall financial goals. With a Debt Consolidation Loan, you'll enjoy:

- \* Lower interest rates and payments
- \* A fixed payment
- \* One due date and one bill
- \* More monthly flexibility
- \* No more high-interest debt
- \* Credit score improvement
- \* A clear understanding of what you owe
- \* A successful payoff plan



**Make 2022 the year you become debt-free with the support of your trusted credit union.  
Contact us today!**

# Annual MEETING



Mark your calendars now for our annual meeting scheduled for  
**MARCH 15, 2022 @ 12:00 PM**  
via ZOOM MEETING

☛ This meeting is your opportunity to learn about how your credit union is doing and what we have planned for the coming year.

Visit our website at [www.southerngasfcu.com](http://www.southerngasfcu.com) for more details

If the pandemic taught us anything, it was the importance of resilience. We'd like to thank you for your continued trust in the credit union and for your willingness to adapt to different ways of going about your financial business. As a financial cooperative, your credit union would not exist without the participation of you, our valued member-owner. The credit union is where you belong, and we appreciate your continued support. Please continue to call on us for all of your financial needs, whether that's a loan for your next vehicle or opening a share savings account for your kids to help them get into a savings habit. We strive to put the credit union philosophy of "people-helping-people" into practice because we know that we're better together. For that and YOU, we are grateful.

