

The Pipeline

2205 E. Roosevelt Rd.
P.O. Box 2600
Little Rock, AR 72203-2600
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.southern gasfcu.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:

May 30th - Memorial Day
July 4th - Independence Day



With the warm weather and carefree days of summer ahead, many credit union members are looking forward to fun-filled summer getaways and exciting adventures. For some, that means taking to land or sea in style.

Whether you're planning the ultimate road trip, campout, joyride, or sailing excursion, the right vehicle is important, and your credit union can help you get it for less. Throughout the summer months, your CU will be offering affordable rates on outdoor collateral such as boats, travel trailers, horse trailers, jet skis, scooters, ATVs, and even motorcycles.

And, in addition to great financing, we will provide exceptional member service to help you fund your summer trips with no sweat. If you're in the market for a vehicle that will add some fun and excitement to the summer of 2022, look to your credit union for affordable and convenient financing. Be ready to hit the asphalt, campground, or surf by applying for your outdoor fun loan today.



Learn How To Save And Spend Your Money With A BUDGET



"We have to stick to the budget!" You have probably heard your parents or grandparents say that more than once. But what is a budget? A budget is simply a plan to help you decide how your money will be used. Even kids your age can have a budget and learn how to be responsible savers.

Southern Gas FCU wants to help you figure out some B-U-D-G-E-T basics with these tips:

- Become aware of your spending habits by keeping a log of how much you spend and what you spend it on.
- Understand the difference between things you really need and things you just want. This will help you cut back and save a little extra.
- Divvy up your weekly earnings from allowance, gifts, or chores.
- Put some in your piggy bank for those things you might need or want soon, put a few dollars in your wallet for spend money, and set aside the rest for future savings.
- Go for the savings goal. Plan ahead for those things you may want to buy or do in the future - a new book or video game, an upcoming movie or concert, a school dance. Rather than spending money on less important things, you can save for what really matters to you.

Earn more by saving more in your Southern Gas FCU Share Savings Account.

Treat yourself to something special here and there - your birthday, good grades, or meeting a savings goal. Go ahead and celebrate a job well done!

Enroll For E-Alerts

Oh-oh. You're in Portland, Maine and your debit card is being used in Portland, Oregon. Protect yourself and help the credit union prevent fraud by signing up for e-Alerts. We sound the alarm by sending text messages/short message service (SMS), and voice response calls regarding any suspicious transactions. E-Alerts help defend against the growing number of increasingly sophisticated hackers and thieves, dedicated to finding ways to steal your identity and your money.

E-Alerts are just one of the ways your credit union seeks to help you keep your financial business safe and secure. Enrolling in e-Alerts is simple. Contact the credit union to find out how.

And if you're planning that cross-country trek or trip abroad, please let us know. We'll tag your account so that your plastic cards will be accepted seamlessly.



FREE Credit Report

As data breaches and identity theft become increasingly common, it's more important than ever to keep tabs on your credit. By law, every 12 months you're entitled to a free credit report compiled by the three credit reporting agencies. The three agencies - Equifax, Experian, and TransUnion - have set up a central website, a toll-free telephone number, and a mailing address through which you can order your report. For your free report, do not contact the credit reporting companies individually.

To order, visit www.annualcreditreport.com or call 1-877-322-8228. Or, complete the Annual Credit Report Request Form available at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may order your reports from each of agencies at the same time, but by ordering your report from each of them one at a time, you can space out your requests over the 12-month period. This way, you will get more up-to-date information. Annualcreditreport.com is the only website through which you can access your mandated free report. Be wary of other sites that appear to offer a "free" report. It's likely they are a scam, or trick you into paying a monthly fee once a trial period expires.



Dormant Account

Make a deposit today to avoid dormant account fees. Find out more by emailing info@southerngasfcu.com, or you can text/call our office 501-374-2031.

VACATION TIME IS Near!



Open a Vacation Club or apply for a Vacation Loan today.

Vacation plans put on hold because of COVID? There's a silver lining: If you open or continue to contribute to your Vacation Club account at the credit union, you will have more funds to spend on that perfect getaway. Put your savings on autopilot by using payroll deduction or automatic transfers, and you'll be well on your way to reaching your vacation savings goals. That's because you'll be putting that old saying, "what you don't see, you won't miss" to work. Using a Vacation Club account to save is also a useful tool because money experts often advise that tucking funds away for a specific future goal is one of the best ways to enable you to reach it. So whether it's a family vacation to Disney World or a weeklong stay at a luxurious spa, let a Vacation Club account help you make your dream vacation come true.

Tax Day is just around the corner, but there's still time to open or make a contribution to your Individual Retirement Account for the 2021 tax year. You have until April 15, 2022 to contribute up to \$6,000 or \$7,000 if you are age 50 or older, in a Traditional IRA and it may be tax-deductible. (The deduction may be limited if you or your spouse is covered by a retirement plan at work and your income exceeds certain levels.) You must start taking distributions by April 1 following the year in which you turn age 72 and by December 31 of later years.

Contributions to a Roth IRA are not deductible, but any interest you earn isn't taxed and qualified distributions are tax-free. The amount you can contribute is affected by your modified adjusted gross income and filing status. You're not required to take any distributions. See your tax advisor for details, then contact the credit union to ask about your IRA savings options.

