

# 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:

July 4th– Independence Day  
Sept. 5th – Labor Day



# Summer time is here!

## Summer Fun For Less!

Longer days and warmer weather are here, filling our minds with happy thoughts of summertime. Whether your fun means a vacation, staycation, or daily sunny-day activities, there's definitely some planning needed for a successful summer. Southern Gas FCU has a few simple tips to help you keep your cool while planning the ultimate stress-free summer, at a great price.

### TRAVEL BY AIR AND LAND

- \* Book your flights ASAP
- \* Arrive early at the airport
- \* Plan ahead for the road with a daily itinerary and hotel & restaurant reservations
- \* Get an early start to avoid traffic

### IDEAS FOR "STAYCATIONS"

- \* Return to nature at parks, retreats, lakes, and beaches
- \* Get some culture at local museums, aquariums, science centers, and concerts

- \* Spoil yourselves with a spa day, shopping, or nice restaurant
- \* Camp out at your homestead with a tent, scary ghost stories, campfire songs, and s'mores

### CELEBRATE THE SEASON

- \* Play in the water - oceans, lakes, pools, even the sprinkler. Good old water play is always fun! Remember to be safe while splashing.
- \* Cook light and healthy. From easy salads and dips to grilling and fresh fruits, the summer months are the perfect time to keep it simple & fresh.
- \* Soak up some sun in your backyard, at the pool or beach, gardening, or washing the car. Grab your sunscreen and bask in the rays.
- \* Do nothing. Summer is a great time for activities but sometimes taking a break to sit and soak it all in is just what we need.

As you plan for summer, remember Southern Gas FCU can help with vacation loans, credit card incentives, or a vacation club account for next year's summertime prep.

## Summer is Here. BUT School is Coming!

While summer's sunny days are still here, "back to school" has a way of sneaking up on us. Backpacks and pencils seem to take the place of swimsuits and flip flops more quickly, each year.

Kids dread back to school season because it means the end of fun in the sun, but for their parents it means parting with a hefty chunk of change. With supply lists growing and evolving with the times, families are spending upwards of \$700 annually during what has become the second busiest shopping season of the year!

We know that inevitably summer will end and school is coming, so why not plan ahead, and eliminate the financial stress of back to school shopping with a low-rate, flexible Southern Gas FCU Back to School Loan?

Your Back To School Loan funds can help pay for:

- \* Backpacks, lunch bags, thermal water bottles
- \* School supplies (pencils, notebooks, etc.)
  - \* Laptops, PCs, or Tablets
  - \* Clothing or school uniforms
  - \* College textbooks
  - \* Dorm room gear
- \* Anything else to help your student start the school year off right!

Why not take the stress out of back to school expenses so you and your family can enjoy every precious sun-drenched moment of summer? Apply today! Just visit [www.southerngasfcu.com](http://www.southerngasfcu.com), call 501-374-2031 or stop by our office.



**ARKANSAS TAX FREE  
WEEKEND  
AUGUST 6th & 7th**

Visa® College Real Rewards Card



## Better rewards are in bloom.

Earn  
**\$25 CASH BACK**  
after your first purchase<sup>1</sup>

Get  
**1.5 POINTS MONTHLY**  
for every \$1 spent on eligible purchases<sup>2</sup>

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.

**APPLY ONLINE OR VISIT YOUR LOCAL BRANCH**



# CREDIT BUILDER LOANS

**BAD CREDIT**

Do you have less-than-perfect credit or find it difficult to get a loan?

Sometimes life happens, and Southern Gas FCU is here to help. Our Credit Builder Loan will help you save money and rebuild your credit score with a positive pay history.

Call or text us today for details! 501-374-2031

## Nationwide ATM Access

As a Southern Gas FCU member, you have access to nearly 37,000 surcharge-free ATMs across the country.

Visit [moneypass.com/atm-locator](http://moneypass.com/atm-locator) to find a surcharge-free MoneyPass ATM near you.



## Making a Move? Keep the Credit Union in the Know!

Whether you're right-sizing your residence or returning from your winter retreat, keep your contact and mailing address information up-to-date with the credit union. This way, you can be certain of receiving important information about your accounts, some of which we may not be able to forward to your current address. It's also a safe guard against identity theft. By having correct change-of-address information on file, we can be alert to potential fraudulent activity, for example, a thief who is attempting to take over your account. So whether it's a change in your permanent residence or a temporary move to a seasonal home, keep us posted. Let us know about any changes to your telephone numbers or your email address as well. We value your membership and want to do everything we can to ensure its security.



**HAPPY MEMORIAL DAY-**

**THANK YOU TO ALL THE SOLDIERS  
WHO HAVE GIVEN OF THEMSELVES  
FOR OUR FREEDOM**

# Hunter's Corner

## Cell Phone Safety Tips

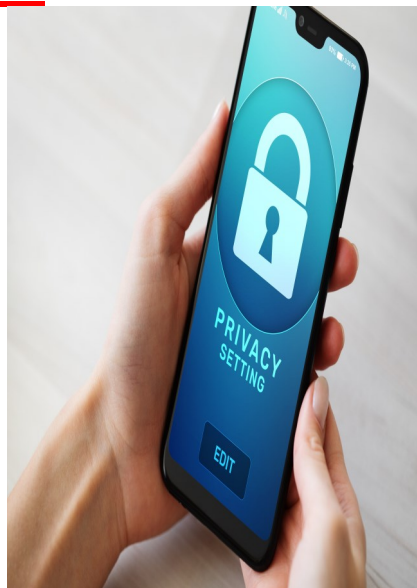
**M**obile phones celebrated their 38th birthday this year. The first cell phone became available to the public in March 1984. The Motorola DynaTAC 8000X weighed 1.75 pounds, and cost \$4,000 (the equivalent of about \$9,700 in 2019 dollars). Today's mobile phones are not only lighter and cheaper, but can do a lot more. Yet those greater capabilities come with some risk. Keep these safety tips in mind:

\* If available, use two-factor authentication to log in.

\* If you are connected to an unsecured Wi-Fi network, do not perform any financial transactions or divulge any personal information.

\* Don't text or handle your phone when you're behind the wheel. Texting or even touching your phone while driving is dangerous and illegal in many states. In New York State, for example, you can lose your license with three text violations. If available, set the "do not disturb while driving" function.

\* Protect your privacy. When you install apps, pay attention to any permissions apps request. If an app asks to access your location, contact list, or other items, consider if the app really needs that information to work. If it doesn't, consider withholding permission.



## Aunt Huntie's No Bake Summer Berry Icebox Cake

### Ingredients:

- 1 1/2 cups Blueberries, fresh
- 3 cups Strawberries, fresh
- 12 oz Cool whip
- 2 oz White chocolate chips
- 19 oz package of Graham crackers
- 8 oz Cream cheese
- 2 1/2 cups Milk
- 2 (3.4 oz) packages Vanilla instant pudding

### Instructions:

1. Beat cream cheese and dry pudding mixes in large bowl with mixer until blended.
2. Gradually beat in milk.
3. Gently stir in Cool Whip or homemade whipped cream, reserving  $\frac{1}{2}$  cup.
4. Spread a thin layer of cool whip in a 9x13 pan just to coat the bottom.
5. Layer 5 graham crackers across the center of the pan, then 2 more, breaking them as needed to fit around the top and bottom edges.
6. Spread a layer of pudding mixture over grahams and top with a layer of blueberries and sliced strawberries.
7. Place graham crackers on top of berries, then pudding mixture, then layer of berries again.
8. Repeat the graham-pudding-berries layers 1 more time (3 times total) and you should reach the top of the pan.
9. Refrigerate for at least 4 hours or overnight until the graham crackers have softened completely.
10. When ready to serve, melt white chocolate chips in a bowl as directed on package and drizzle over dessert.

You can use a spoon to drizzle it over the tops of the berries or you can put it into a small zip-top bag and snip of the corner for an easy "piping bag."

**Enjoy!!**