

# The Pipeline

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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—Veteran's Day  
Nov. 24th -25th— Thanksgiving  
Dec. 23rd -26th— Christmas



## Remembering Freedom Isn't Free

**A**s Veteran's Day nears, Southern Gas Federal Credit Union would like to extend a heartfelt "Thank You" to the brave men and women who have dedicated their careers and lives to preserving our freedom in America.

Veteran's Day, held each year on November 11, marks the day when we as a country honor all military personnel for their bravery and sacrifice. Now observed in cities and communities throughout the US, this important day officially became a legal holiday on June 1, 1954. Citizens pay homage and show respect to our veterans in many ways including flying the flag, attending parades, volunteering at local VA hospitals, or touring monuments/memorials. One of the most well-known Veteran's Day tributes is a wreath-laying ceremony at the Arlington National Cemetery where over 40,000 veterans and their families are buried.

More recently the week of November 11-17 became known as National Veterans Awareness Week and comes with special observances.



Every day, but especially this time of year, remember those who have given so much. Thank an American veteran for their patriotism and willingness to serve for the good of all.

## 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



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.*

## SGFCU Board Of Directors Nominations

The Nominating Committee is seeking members interested in serving as volunteers on the credit union's Board of Directors. Two positions are open for the 2023 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.





## **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!



*'Tis the Season  
of giving*

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



Getting more savings  
is a breeze.



Visa® Platinum Card

**Apply online or visit your local branch**

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

# Hunter's Corner

## 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!*

## Pumpkin Pecan Coffee Cake

### Ingredients

#### Coffee Cake

2 cups flour spooned, leveled  
3/4 cup granulated sugar  
2 tsp. baking powder  
1/2 tsp. salt  
1 T pumpkin pie spice  
1 cup pumpkin puree  
1/2 cup milk  
1/2 cup oil vegetable or canola  
1 tsp. vanilla

#### Topping

1/2 cup brown sugar  
2 T butter melted  
2 T flour  
2 tsp. cinnamon  
1/2 cup pecans chopped

### Instructions

#### For Cake

Preheat oven to 350 degrees.  
Whisk together dry ingredients in a mixing bowl.  
Dump in pumpkin puree, milk, oil, and vanilla  
and then mix until well incorporated.  
Pour into a lightly greased 9x9 pan.

#### For Streusel

Melt butter in a microwave safe bowl. Add brown sugar, flour, and cinnamon and mix until incorporated.  
Mix in chopped pecans. Sprinkle evenly on top of cake batter.  
Note: You can leave it on the top when cooking, or I prefer to lightly poke it (with a finger- poke, do not stir) into the batter in several places. I like the taste of having the streusel areas within my cake.  
The texture is so good.  
Bake for 30-40 minutes or until toothpick inserted in the middle comes out with just a few moist crumbs.



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