

# The Pipeline

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## Staff

Tina Plante, CEO  
Hunter Woodell, Loan Officer

## Holiday Closings:

January 16th—MLK Day



**NEW YEAR.**  
*New financial goals.*

Ask us how we can help you reach your financial goals today!

## Make 2023 The Year You Get Control Of Your Budget

It's that time again: The new year brings with it the chance for a fresh start. You are not alone if one of your New Year's Resolutions is to be a better money manager.

Start by taking a look at where your funds are coming from and where they are going. (You'll need some of these documents to prepare your 2022 taxes anyway. So it's a great way to get ahead of the game.)

Next, decide if your spending reflects your values. For example, if you want your kids to pursue higher education have you allocated money to an education savings account? Or if you want to work on your bucket list either now or in retirement, how will you pay for that? Having your goals in mind helps you spend more mindfully. Can you eat out less often by planning menus for the week?



Can you cut the cable cord and stream your television and movies instead?

It's up to you to decide what's important. Then you can put together your budget: A spending and saving plan that will help turn your dreams into reality.

Certified Credit Union Financial  
Counselors are at our office to assist you!

# Southern Gas FCU Annual Meeting!

Calling all members! You're cordially invited to Southern Gas FCU's 2023 Annual Meeting on Tuesday, March 14th at 11:30 a.m. at the Summit Utilities Conference Room, located at 2205 E. Roosevelt Road in Little Rock, AR

The Annual Meeting is your chance to find out what SGFCU achieved in 2022 and what's on tap for the future. You can meet your volunteer board of directors and committee members, learn election results, and visit with your fellow members.

As a financial cooperative, we exist only to serve members. Attending the Annual Meeting is one of the best ways to learn more about what the credit union has to offer and help us do an even better job to meet your financial needs.



So mark your 2023 calendar. We look forward to seeing you there.



Tuesday, March 14th  
Registration begins  
at 11:30 a.m.  
Meeting @ noon!

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## Nomination Committee Announces Candidates

The nomination process for the board of Directors election was announced in the 4th Quarter issue of the newsletter. One (1) three-year position expires in 2023. Volunteer applications received by Friday, November 9, 2022, were reviewed by the Nominating Committee. At the November meeting of the Board of Directors, the Nominating Committee presented the following candidates:

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### H. Gary Cooper (incumbent)

Mr. Gary Cooper has been a member of SGFCU since 1987. He has served as a Board Member since 1999 and on various committees including the Scholarship Committee and the Nominating Committee. Mr. Cooper is a retiree of CenterPoint Energy. He is very passionate about Southern Gas FCU and has a long-standing commitment to the credit union and its leadership.

### Leslie McTigrit

Mr. Leslie McTigrit has been a member of SGFCU since 2018 and an employe of Summit Utilities (FKA CenterPoint Energy) for 14 years. When asked why he wanted to be on the board, Mr. McTigrit said, "I believe this will be a valuable learning experience and I'm looking forward to providing ideas and assisting the credit union."

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Other members may be nominated by petition signed by 70 or more members, accompanied by a signed certificate from the nominee agreeing to nomination and serving if elected, and accompanied by a brief statement of positions held with the credit union and other relevant experience. Each petition signor shall have a clearly written name and contact information to permit verification of each signature.

Any such nominating petition must be submitted to the Secretary of the credit union prior to February 3, 2023. The credit union Secretary will post nominations by petition, along with those of the Nominating Committee, at the credit union office no fewer than 35 days before the Annual Meeting.

If an election is necessary, ballots will be mailed no later than Friday, February 10, 2023 to members in good standing, age 18 or older, as of January 31, 2023. All qualified ballots received by Monday, March 6, 2023 will be counted. If you do not receive a ballot and you believe you are eligible to receive a ballot, please contact Tina Plante at 501-374-2031.

If sufficient nominations are made by the Nominating Committee or by petition to provide at least as many nominees as position to be filled, nominations cannot be made from the floor.

Election results will be announced at the Annual Meeting on Tuesday, March 14, 2023 @ 12:00 p.m.

## Start Saving Today For Tomorrow's Retirement

While financial experts agree that the earlier you start to save and invest for retirement, the better off you'll be, in reality 1 in 3 Americans has saved \$0 for retirement. Whether you're just starting to grow your nest egg, or have been saving for years, there are many ways to boost your savings and work toward the retirement of your dreams. One ideal investment tool is a Southern Gas FCU IRA.

There are several IRA options available which provide qualified members with tax benefits such as tax-deductible contributions and tax-deferred compound interest (consult your tax advisor for details). An IRA also offers these benefits:

- \* Choice of a Traditional or Roth IRA to meet your goals
- \* Flexibility to contribute as often as you like
- \* Ability to earn higher dividends compared to a traditional Savings Account
- \* Possible penalty-free withdrawals for first-home or higher education purchases
- \* No set-up or maintenance fees

No matter where you find yourself in the retirement savings game, a Southern Gas FCU IRA can be one way to help you ensure a comfortable, secure income for the future.



To learn more about IRA options, or establish or contribute to yours today, call 501-374-2031 or visit [www.southerngasfcu.com](http://www.southerngasfcu.com).



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Get **20,000** bonus points  
when you spend \$1,000 in first 120 days<sup>2</sup>

Apply online or visit your local branch

The Elan Rewards Program is subject to change. 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.

1 You will earn 1 Point for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 3 additional Points for every \$1 in eligible net purchases during each billing cycle at merchants classified as a restaurant, fast-food restaurant or bar. You will earn 1 additional Point for every \$1 in eligible net purchases during each billing cycle at merchants classified as a gas station, electric vehicle charging station, grocery store, supermarket or qualifying streaming subscription service. Refer to program rules for official list of qualifying streaming services merchants. Purchases at or delivery from discount/retail stores that sell groceries may not qualify for the grocery store or grocery delivery category.

2 One-time 20,000 bonus points will be awarded after eligible net purchases totaling \$1,000 or more are made to your account within 120 days from account opening. Please allow 6-8 weeks after you have met the spend requirement for your bonus to be credited to your rewards balance. This offer is valid only for new Everyday Rewards+ Card accounts and application must be submitted between August 1, 2022 – January 31, 2023.

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

## Celebrate Earth Day

Earth Day is an annual event celebrated around the world on April 22. It was founded in 1970 as a day of education about environmental issues. This is the holiday's 53rd anniversary.

The Earth Day Network is changing human attitudes about and behavior toward plastics and reducing plastic pollution. Here are some ways to reduce our plastic usage:

1. Stop buying plastic bottles of water. Invest in a sturdy water bottle that you'll be able to use for years to come.
2. Say no to disposable straws. Plastic straws are one of the top 10 items found in beach clean ups. Reusable stainless steel straws are a great alternative to plastic straws. They are very durable, easy to transport, and can be reused over and over again. Other alternatives are paper straws, silicone straws, glass straws, or bamboo straws.
3. Try a bamboo toothbrush instead of plastic. If you love your plastic toothbrush and can't give it up, repurpose used ones by using them to clean around your house.
4. Using less plastic wrap is a super simple way to cut down your plastic usage (this goes for plastic zip baggies too). Instead, use glass or stainless steel containers.
5. Buy a reusable coffee cup. Because of a plastic film on the inside, very few coffee cups are recycled.

