

*Happy
New Year!*

January, 2017

Volume 24, Issue 1

HOLIDAY CLOSINGS

Martin L. King Jr. Day
Monday, January 16

Presidents' Day
Monday, February 20

Good Friday
Friday, April 14

Memorial Day
Monday, May 29

...

2017 Annual Meeting



Please be sure to join us

Every year our members come together in celebration of the cooperative spirit. It's a chance to discuss and learn about the state of the credit union & hear from credit union leadership about future goals; and even take part in the election of incoming credit union officers.



Mark your calendar – March 3 at 7:00pm to the 2017 Annual Meeting and Election. This year we are happy to be back in the Natchez High School Auditorium. See you there!!

Remote Deposit Snap, Tap, & Go



When your life is in the fast lane, you may not have the time to take the exit for a stop at the credit union. While we always enjoy seeing you, we understand that it's not always convenient to drop by the credit union to deposit a check. That's why we now offer the ease of depositing a check with a few taps.

Here's how it works: Use the credit union's remote deposit app available for your smart phone, scan and upload check images for electronic deposit into your account. You'll simply take a picture of both sides of the check and then send them to us. It's a safe, fast way to make a deposit - anytime day or night, even on weekends. Stop by when you're in the neighborhood and we'll help you go mobile. Then next time you need to make a check deposit, you'll snap, tap and be on your way.



What's *New?*

**Effective
January 1, 2017**

Due to increasing security regulations & requirements, **we will no longer be able to provide account information over the phone.**

Please understand this is to provide added protection for you.

For your convenience, you may access your account using our *SMS Texting feature* or with our *Smartphone App* or by using an *internet based browser with our Home Banking access*. We are happy to assist in getting your access started & greatly appreciate your understanding during the transition.

Here's a sweet treat: Members in good standing with a qualified loan may choose to skip their loan payment! Know that when you skip-a-pay, interest will continue to accrue. But, you will have use of the funds you would ordinarily need to make your loan payment. So what will it be: a memorable family celebration, a weekend getaway, or that special gift your loved one has been yearning for? Skip-a-pay is fast and easy. Simply stop by the credit union to sign a brief form. There is a \$25 fee per loan payment that is skipped. For more details, just call, click or stop in. And from all of us at the credit union, have a safe and a productive 2017.

SKIP A PAYMENT

Put high payments in the rear view mirror with a

Credit Union Vehicle Loan

Whether you need new wheels or are still cruising along in your current vehicle, be sure you see the credit union about financing. With a loan from the credit union, you can put high payments in the rear view mirror.

If you're in the market for a vehicle - whether it's new or just new to you - stop by the credit union for a pre-approved loan. A pre-approved loan will put you in the catbird seat when it comes to shopping for the wheels that best fit your needs because you can shop like a cash buyer. The special rate financing at the dealer may seem as though it can't be beat. But remember those low rates usually apply only to certain makes and models - often the slow-moving versions on the lot.

If you already have a vehicle loan from elsewhere, we think you deserve a second chance. Contact the credit union and tell us about your current rate and terms. If we can give you a better deal, we will.

The Supervisory Committee is conducting its verification of member accounts. If you find any discrepancies with your account, report them to:

Ms. Sharon Browning
 Supervisory Committee Chairperson
 P O Box 426
 Vidalia LA 71373

If you have not reported any discrepancies **within 30 days**, we will assume your statement of account is correct. This document serves as official notification to the membership and was mailed with the December 31, 2016 statements.

Smartphone Security Tips



As an overall increase in mobile phone usage, hackers are on the prowl for your data during what should be the most wonderful time of the year. To combat cybercriminals, we are sharing the following mobile security tips for safe online shopping:

1. When browsing or shopping on your phone, always look for "https" in the URL instead of "http." This indicates an added level of security, which should always appear before exchanging any private information.

Do not buy anything while connected to a public Wi-Fi. These networks are not encrypted.

2. Never download a payment app you don't recognize or buy from an unknown app store. Cybercriminals with knowledge of web development can create phony shopping apps that they use to steal personal information from unsuspecting shoppers.
3. Never click on links from spam emails to make purchases. It's always a bad idea to click on a link in an email from someone you don't know, but it's particularly dangerous if you buy on a site advertised in a spam email.
4. Run regular updates on your retail apps, especially when patches are released to fix security holes. Also, make sure your mobile device has the latest software update.
5. After making a purchase, remember to log off of the retailer's site.

★ NOTICE ★

In order to better serve our members, the Credit Union will be **Closing at Noon** on the **third Wednesday of each month** for staff training.

Keep Yourself Protected from

ID THEFT



Stop by and pick up your **FREE Brochure** on how to keep your Identity Safe! Along with other Great Brochures!

the LAST Word

Let your smile change the world, but don't let the world change your smile.

148 North Shields Lane
 Natchez Mississippi 39120
 P 601.442.4382
 F 601.446.9592
info@oldsouthfcu.com



We'd like to say
Thanks
 For being a Credit Union Member.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

DIVIDENDS

	As of 12/31/2016	
	APR	APY
Christmas Club	0.00%	0.00%
\$500-\$3,499	0.10%	0.10%
\$3,500-\$6,499	0.15%	0.15%
\$6,500-\$9,999	0.25%	0.25%
\$10,000 & over	0.35%	0.35%
IRAs	0.45%	0.45%