

Summer

July, 2017

Volume 24, Issue 3

HOLIDAY CLOSINGS

Independence Day

Tuesday, July 4



Labor Day

Monday, September 4



Columbus Day

Monday, October 9

Reminder

Staff Training

Closed

3rd Wednesday of

Every month @ Noon

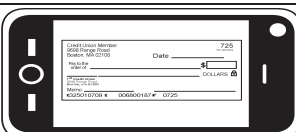


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Now wherever you go, take the credit union with you. Our mobile app puts the credit union as close as your mobile device. No extra trips to the credit union to check balances or for transfers, we have the app for that. Or deposit most checks with remote deposit capture. You'll simply sign the check and snap a photo of both sides to make the deposit. (Some restrictions apply. Contact us for details.)

With our mobile app, you can check your account balances and view other details about savings, checking & loan accounts. View transactions on your checking account in real-time mode, instantly as you use your debit card. Find out all you can do with your mobile device by visiting our website or by stopping by the credit union. Then download the app and enjoy all the conveniences of having the credit union in the palm of your hand.



Our **MOBILE APP**
lets you bank with
us wherever you go

Safe Surfing 101: How To Protect Your Kids On The Internet

Your kids are growing up in the age of technology. They likely spend hours on electronic devices, and use the Internet for various purposes from homework to social networking to learning about hobbies to listening to music or watching videos, and much more.

Technology is no doubt a useful learning tool for children of all ages, but certain aspects, especially the Internet, can be scary and even unsafe. Inappropriate websites, online predators, and cyberbullies can make the web a dangerous world for your little ones and teens.

It's vital that parents take the time and initiative to protect their children from the evils of the Internet. The Federal Bureau of Investigation (FBI) has some valuable tips to help parents protect their kids as they surf the web at home, at school, at a friend's house, or anywhere:

- * Monitor your children's use of the Internet, on the computer AND cell phone.
- * Tell kids why it's so important not to disclose personal information online.
- * Check kids' profiles and what they post online.
- * Ask about the people they're communicating with online.
- * Explain that once images are posted online, they are public and can never be deleted.
- * Never allow kids to post photos without your knowledge and consent.
- * Make it a rule that your kids can NEVER meet anyone in person without your prior knowledge and consent. If a meeting is agreed upon and planned, you should be present.
- * Remind kids to only add people they know in real life to their contact lists.
- * Encourage kids to choose appropriate screen names or nicknames.
- * Talk about creating strong passwords.
- * Stress the differences between acceptable versus potentially risky websites.
- * Talk about cyberbullying and how to avoid it.
- * Immediately report strange activity.

Need more info?

We have several informative publications on Cyber-security, Internet use, fraud, identity theft and credit just to name a few—all made available (FREE) to our members by the Federal Trade Commission. Get yours the next time you come by our office.

PROTECT
your kids on the Internet

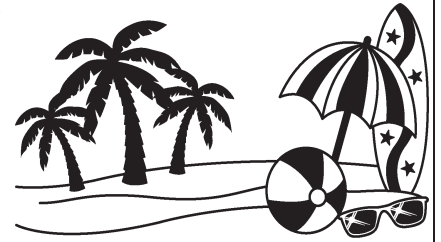
Skip A Payment And Take A Break

Summer is the perfect time to take a much-needed break...from your bills! As an Old South FCU member, you can trade in your monthly loan payment for some extra cash with our Summer Skip A Payment program, making for less stress and more fun this season.

For a skip-payment fee of \$25 per loan, Old South FCU members can opt to skip a payment* on one or more qualifying loans, freeing up funds for your warm-weather activities and festivities. When you're vacationing, entertaining, home improving, camping, grilling, or day tripping, summertime can add up quickly! Summer Skip A Payment is a great way for you to offset seasonal costs, and the perfect way for Old South FCU to thank you for being a loyal member.

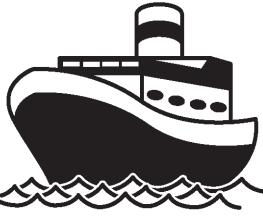
So whether you need that extra summer moolah for a beach bungalow, car rental fees, theme park tickets, hotel stays, souvenirs, a new deck or hot tub, etc., you can count on Old South FCU to help you skip a payment and take a break. Stop by today and ask for a break with a skip on your payments for some extra pocket money this summer.

*Skips are allowed only two times per calendar year on qualified loans. Must be current on loan payments & checking to participate.



Have some summer fun by applying for our
Skip A Payment Program

Have A Great
Vacation *with a*



VACATION LOAN

\$1,000

10%

10 Months

Qualified borrowers – thru August 31

Travel Plans?

Will you be using your **DEBIT CARD?**

If so, you should give us a call so we can notify the VISA network of your plans. Due to increasing fraud associated with debit & credit cards, our fraud-protection system may detect that you are out of your normal usage area and put a freeze on your card. The network will do this until they can contact you to verify the transaction that is being blocked—so you want to also make sure we have a cell or other number that VISA can reach you with while you are traveling.

As of
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 protect 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.

Call or come by our office to see how to get your access started.

Credit Union Vehicle Loan May Lower Your Rate

Everyone deserves a second chance. So if you financed your vehicle elsewhere, we'd like to see if we can lower your interest rate with a credit union loan. Or maybe you want to shorten the term in order to pay off your loan earlier, or lengthen it to lower your monthly payments. We want to help you with a loan that fits you like your driving gloves. Contact the credit union to find out just how easy refinancing can be.

And if you're in the market for new wheels, stop by the credit union for a pre-approval. That way you can shop like a cash buyer, getting the vehicle you want. Remember, special financing offers often only apply to less-popular models and "not all buyers will qualify." That means only those with pristine credit are eligible. At the credit union, we'll work with you to put you in the driver's seat.



Shift on over to the CU
to finance or refinance your

Vehicle Loan



*Give me six hours to chop down a tree and I will
spend the first four sharpening the axe.*

— Abraham Lincoln



THANK YOU

For Being A Credit Union Member



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NCUA

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

DIVIDENDS

	As of 06/30/2017	
	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%