



ON Track

A publication for the members of Southern Credit Union

PRIVACY POLICY!

Southern Credit Union (SCU) is committed to protecting your privacy. This notice will explain how SCU protects the privacy of members' personal information that may not be available publicly.

Southern Credit Union collects non-public personal information on the following:

- Applications and other forms submitted to us by you
- Transactions with SCU
- Transactions with others that provide information such as account balances and payment history
- Consumer reporting agencies such as credit bureaus

How we protect your information:

- SCU restricts access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your information.

SCU will disclose personal to the following:

- Financial service providers that SCU maintains a physical relationship with, such as data processors; credit bureaus; check printers, credit, debit, and ATM card processors; IRA administrators and insurance companies.
- Non-financial companies such as those who print and mail statements and IRS required forms.
- Members' employers, only in relation to payroll deduction or direct deposit.
- SCU may disclose members' personal information under other conditions, but only as required by law.
- SCU will only disclose personal information about former members as permitted or required by law.
- If you have any questions or concerns in regard to the above policy, please contact us at the following:

Southern Credit Union
ATTN: Privacy Policy
PO Box 3490
Chattanooga, TN 37404



Annual Meeting Wrap-up

The 88th meeting was held at the Car Barn in Chattanooga. Due to Coronavirus, the attendance was less than usual. Mr. Grady Hicks retired from the board and was recognized for his 30+ years of volunteer service. A moment of silence was held for those who had died this past year including director Floyd Mathis and former general manager, John Harper. Mr. Mike Stacks and Mr. Danny Holmes agreed to remain another 3-year term on the board. Mrs. Sandy Wallis and Mr. John 'Buck' Born were elected to fill vacant positions. Mr. Born is employed by NS Corp.

A delicious luncheon and door prizes were enjoyed by all. The leftover luncheon was donated to the Community Kitchen. For those unable to attend, the meeting was live-streamed on Zoom.

We hope next year will be Covid-19 free and more will be able to attend.

SecureLOCK Debit Cards

The updated MasterCard Debit card comes with many new features. You can select from five card styles – train, bus, Chattanooga walking bridge, Smoky Mountain vista or classic. All cards have chip technology. You can download the SecureLOCK app to your phone and have total control over your card and joint owner cards.

- ✔ Your finger print can be used for opening the app.
- ✔ You will get instant text messages when the card is used for purchases or at ATMs.
- ✔ You can view your usage history.
- ✔ You can turn the features on and off from the app.

It's easy to use and is an added layer of protection provided free of charge to members. Please register today to help fight fraud. Want in on the deal? Open a checking account and see the difference it can make!



Share & Certificate Rates*

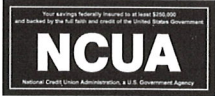
(March 31, 2021)

All dividends & interest compounded monthly!

	Rate	A.P.Y.*
Shares	0.15%	0.150%
Club Accounts	0.25%	0.250%
Insured Money Market	0.30%	0.300%
IRA Accumulation	0.50%	0.501%
Share Draft Checking	0.10%	0.100%
Share Certificates**:		
6 Months	0.25%	0.250%
12 Months	0.30%	0.300%
18 Months	0.40%	0.401%
24 Months	0.50%	0.501%
30 Months	0.55%	0.551%
36 Months	0.55%	0.551%
48 Months	0.55%	0.551%
60 Months	0.55%	0.551%

* All rates subject to change. A.P.Y. is Annual Percentage Yield. All deposits are insured to at least \$250,000 by NCUA, an agency of the U.S. Government. Visit www.southernncu.com for the most current rates.

** Require a \$500 minimum balance, A.P.Y. remains the same for the term of the certificate. A penalty is charged for early withdrawal.



Loan Rates*

(March 31, 2021)

	A.P.R.*
New Vehicles (up to 100% financing & 72 months)	As low as 2.50%
Used Vehicles (up to 100% financing & 60 months)	As low as 3.50%
New Recreational Vehicles (up to 90% financing & 60 months)	As low as 5.50%
Used Recreational Vehicles (up to 80% financing & 60 months)	As low as 5.50%
Personal Signature (up to 36 months)	As low as 8.00%
Personal School <i>Loan Special</i> (up to 24 months)	5.00%
Pay Day (up to 3 months)	18.00%
Share Secured (up to 60 months)	Share rate plus 2.00%
Share Certificate Secured (up to maturity of the CD) ..	CD rate plus 2.00%
VISA (no annual fee, revolving)	As low as 10.00%

	Refinance	Purchase
Mortgages*:		
Terms up to 5 years	3.25%	4.00%
Terms up to 7 years	3.50%	4.25%
Terms up to 10 years	4.00%	4.50%
Terms up to 15 years	4.25%	4.75%

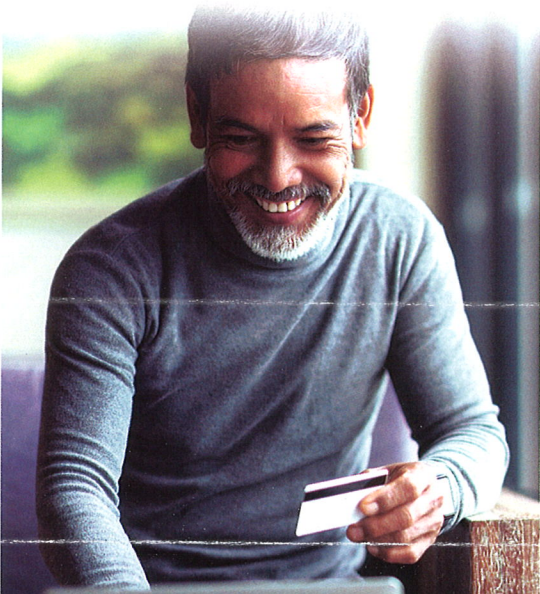
* A.P.R. is Annual Percentage Rate. Terms and rates subject to change. Terms and rates subject to BEACON Score of 650 or better. Visit www.southernncu.com for the most current rates. Refinanced mortgage lending cannot exceed 80% of equity; new purchases cannot exceed 95% of equity. Equity is determined by an appraisal. SCU is an equal housing lender. All applications are subject to qualifying requirements.

FACT Act Notice: We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.



REMINDER If you move, make sure you provide us with your new address and contact phone number(s).

VISA Credit Card and Score Card Rewards



If you use any credit card but Southern VISA, you're paying too much in interest and not getting the benefit of a rewards program! SCU VISA rates are as low as 10%. What are you paying? Complete a loan application and get your VISA credit card with us. SCORE CARD Reward points are earned with every dollar you spend. Go to www.ScoreCardRewards.com to see all the choices you can use your points for.

Holiday Closings

Good Friday, April 2
Memorial Day, May 31
Independence Day, observed July 5
Labor Day, September 6
Columbus Day, October 11

SCU 24/7

Home Banking
PC Branch
southernncu.com

Automated Teller
Southern Express
1-866-255-4189

How & Where to Reach Us:

On the Internet: www.southernncu.com

Automated phone system: 1-866-255-4189

Home Office:
508 National Ave.
P. O. Box 3490
Chattanooga, TN 37404-0490

Phone: (423) 629-2578
or 1-800-305-5579
Fax: (423) 624-0987

Monday, Tuesday, Thursday, Friday
8:30 a.m. - 4:30 p.m.
Wednesday 9:00 a.m. - 4:30 p.m.

Knoxville Branch:
516 Merchants Road
Knoxville, TN 37912

Phone: (865) 687-3691
or 1-800-272-8894
Fax: (865) 687-0093

Monday, Tuesday, Thursday, Friday
8:30 a.m. - 4:30 p.m.
Wednesday 9:00 a.m. - 4:30 p.m.

Board of Directors:

Stephen L. Evans, *Chairman*
Danny Holmes, *Vice Chair*
Donna Cunningham, *Secretary/Treasurer*
Clifford Lowrance
Joan Murphey-Cope

Greg O'Neal
Mike Stacks
Sandy Wallis
John 'Buck' Born

Supervisory Committee:

Theodore Jackson, *Chairman*
Clifford Lowrance
Sandy Wallis

Staff:

General Manager, Cindy Beale
Operations Manager, Charlie Young
Bookkeeper, Becky Hicks
Branch Manager, Mandy Rutter
Operations Coordinator, Tammy Sharpe
Member Service Representatives: Debbie Ericson, Julie Hull, Marilou Neil

