

# CURRENTS



Dear Member,

**WHAT DO YOU GET** when you mix teenagers with hip hop music and technology? For the students at **Moss Point High School**, they got \$7,500! That's right, the MPHS Tigers took home the lion's share of the prize money in the first annual **Singing River Shuffle** video dance contest. Their video was fun and creative, and your votes proved it! Thank you for helping Singing River Federal support local schools!

And what happens when a national financial expert visits south Mississippi? An evening with **Clark Howard**, discussing the latest consumer news and answering your questions! Attendees learned how to save on everything from cell phones to insurance, cut their monthly bills, and avoid the latest scams.

You see, it's not enough to give you the best in financial products and services. Singing River Federal wants to give you **an experience you can't get anywhere else**. We know you have many options when it comes to financial institutions, and we want to be your first choice!

So what are we bringing you in 2011? First, a new branch location in Mobile that will not only have the latest technology, including wi-fi capabilities, unique cash dispensers and self-service kiosks, but also an atmosphere unlike anything

you've ever seen – **think financial institution meets internet cafe!** And we're going to open it with a hands-on **\$3,000 cash scavenger hunt**, so stay tuned!

2011 will also be the year of **FUN** at the river, so don't be surprised if an impromptu parade rolls through the lobby while you're visiting, or if team members sing to you on your birthday. You just never know what we're planning next!

From all of us at Singing River Federal, thank you sharing 2010 with us, **and have a blessed and joyful Christmas season!**

Sincerely,

James B. Smith Jr., President/CEO



Top: The MPHS Tigers celebrate their win on November 5. Above: SRFCU President/CEO Jimmy Smith, right, with Clark Howard at the October 25 event.

Your new partner in business

page 2

The faces of YES

page 3

IRAs for every stage of life

page 4

Life's better at the river.

# Your new partner in business

## Business Loans

Business  
Checking

Business  
Savings

Business  
Credit Cards

Merchant Credit  
Card Processing

Remote Deposit  
Capture

**SINGING RIVER FEDERAL CREDIT UNION** is pleased to announce we now offer business services. For business loans, business checking, business savings, business credit cards, merchant credit card processing and remote deposit capture, your credit union is the place to go!



**Paul Thompson**, a 29-year veteran of commercial banking, has been named Senior Vice President, Business Services, and he's excited about his new role.

"Businesses are a singular driving force in our economy, and we're proud to help them launch and grow using the unique credit union difference," Thompson says. "Our goal is to know each business in-depth, so we can anticipate and solve potential problems before they ever occur. That frees the business owner to focus on one thing: providing an unbeatable product to each customer."

"There are advantages to dealing with Singing River Federal Credit," says SRFCU President/CEO Jimmy Smith. "Credit unions serve members as a not-for-profit financial institution which means better service, better rates and lower fees. It also means working one-on-one with experienced employees like Paul. With our full line of convenient business services, we make it simple for you. Business owners want to work with someone to help them manage their business. Paul will be a trusted resource for any business."

With the addition of business services, Singing River Federal wants to be more than just your business lender; we want to be your business partner. You and your business are unique, and we want to see both succeed. Call **228-475-9531** and ask to speak with Business Services today.

**SRFCU**  
BUSINESS SERVICES



**AS ALWAYS**, and especially as new technology emerges, your privacy is very important to us. To view our commitment to your privacy, visit [www.srfcu.org](http://www.srfcu.org) and click on "**Privacy Policy**."

**Remember:** Singing River Federal will NEVER ask you for your account, credit or debit card numbers on the phone or via email.

If you have any questions, or believe your accounts have been compromised, contact a Member Service Representative at **228.475.9531**.



## NEW TEAM MEMBERS

**Sharon Douglas** is the new receptionist at the Moss Point branch. **Keri Paulk** is a new teller at the Lucedale branch. **Charlene Carpenter** is the new AVP of Branch Operations at the Mobile branch.

## NEW OPPORTUNITIES

**Matthew Jackson** is now Sales Support Clerk.

## MILESTONES

Congratulations to **Kathy Allen**, loan processor, who celebrates ten years of service!

# The faces of YES at our Mobile branch

**A SUCCESSFUL FINANCIAL PROFESSIONAL** strives to make others' lives better by helping them reach their financial goals. **Jeanine Austin**, Personal Lending Consultant at SRFCU's Mobile branch, is this kind of professional.



It's not just that Jeanine has 15 years of experience in the financial industry, or that she knows every part of it, from lending to financial counseling to marketing. It's not just that she's a regular face around Mobile, teaching financial literacy, account management and budgeting to groups of all ages. It's not just that she's a leader among her peers, with a work ethic second to none.

No, the true impact of Jeanine's work can be seen in the members who consistently return to her for guidance on everything from car loans to reconciling their statements to rebuilding their credit. Jeanine tackles every request as if it was her only request, and her members know it.

We salute **Jeanine Austin**, one of the many **faces of yes** at SRFCU.



**SOMETIMES IN TODAY'S WORLD** it's hard to find a smiling face. But walk into SRFCU's Mobile branch any day, any time, and **Tammie Lawrence** will share hers with you.

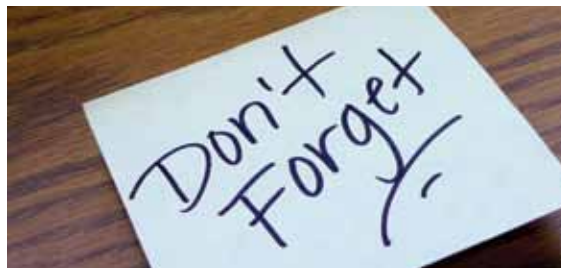


With more than five years of experience in everything from loan processing to collections, Tammie is more than a teller; she's a counselor, friend and confidante.

She knows her members not just by name, but also by career, church, school or scout troop. Whether your transaction means moving money or sharing your favorite story, Tammie is your teller.

Her trademark style creates a level of comfort balanced with professionalism rarely found in any business, and she proves one very simple adage: fixing finances very often fixes people.

We salute **Tammie Lawrence**, one of the many **faces of yes** at SRFCU.



**Monday, January 17, 2011**  
*All SRFCU locations closed for staff training*

**Tuesday, March 15, 2011**  
*SRFCU Annual Membership Meeting  
Jackson County Civic Center*



**Want to manage your accounts on your cell phone? It's easy!**  
Log on to Virtual Branch, click the Self Service tab,  
and sign up for Mobile Money™!

# IRAs for EVERY STAGE of your life



**IRAS ARE ONE OF THE MOST VALUABLE** savings tools available today. More people than ever before are able to contribute to IRAs and benefit from the great tax advantages. So regardless of what stage of life you're in, an IRA at Singing River Federal Credit Union is a solid investment.

- **Starting your career** – As you start your career, start building your retirement plan. A Roth IRA can provide you with tax-free withdrawals when you retire.
- **Planning as a couple** – We can help both you and your spouse start IRAs. If you both qualify, you can both contribute to an IRA.

- **Flexibility for a growing family** – Your IRA investment can be used for a first-time home purchase or qualified educational expenses.
- **Securing your retirement** – If you're nearing retirement or even if you're already retired, know that your IRA is safe and secure at your credit union. Contribute up to the annual maximum and take advantage of catch-up contributions as an added bonus, if you are age 50 or older.

See what an IRA at Singing River Federal can do for you. Call one of our IRA specialists today at **228-475-9531**.

## SRFCU Fee Schedule

Automatic transfer of funds from a share savings account to a checking (share draft) account . . . . .	\$2.00 per transfer
Check printing . . . . .	depends on style and quantity ordered
Automatic transfer from shares to share draft account . . . . .	\$2.00 per transfer
Overdraft privilege . . . . .	\$.23.00 per item
Stop payments on drafts . . . . .	\$.23.00 per item
Copy of member drafts . . . . .	\$3.00 each
Mailing of draft copy . . . . .	\$1.00 each
Dormant account fees . . . . .	\$5.00 monthly
Garnishment/Levy processing . . . . .	\$45.00 per occurrence
Card replacement	
ATM . . . . .	\$5.00 each issuance
Debit . . . . .	\$8.00 each issuance
Account activity printout . . . . .	\$1.00 each
Statement copy (extra) . . . . .	\$3.00 each
Wire transfer . . . . .	\$40.00.00 each
In-depth account research . . . . .	\$25.00 per hour
Copy of paid SRFCU check . . . . .	\$.10.00 per item
Returned deposited check . . . . .	\$.10.00 per item
ACH origination	
One time . . . . .	\$15.00
Monthly . . . . .	\$5.00
From another Financial Institution . . . . .	no charge
Failure to notify SRFCU of address change and we get returned mail . . . . .	\$.50.00 for each occurrence



**Board of Directors**  
 Stuart White, *Chairman*  
 Dederia Demouey, *Vice Chairman*  
 Bettie Concannon, *Secretary*  
 Pete Fairley, *Treasurer*  
 Sherman Blackwell  
 Walter Greene  
 Brian Hughey  
 Jimmy Massey  
 Edwina Williams

**Moss Point Branch**  
 P.O. Box 8685  
 Moss Point, MS 39562  
 6006 Highway 63  
 Moss Point, MS 39563  
 Office: 228-475-9531  
 Fax: 228-475-5919  
 Toll Free: 888-474-0080

**Lucedale Branch**  
 201 Scott Road  
 Lucedale, MS 39452  
 Office: 601-947-4578  
 Fax: 601-947-9401  
 Toll Free: 888-947-7732

**Pascagoula Branch**  
 3210 Market Street  
 Pascagoula, MS 39567  
 Office: 228-762-7878  
 Fax: 228-762-8325

**Mobile, AL Branch**  
 1065 Springhill Avenue  
 Mobile, AL 36604  
 Office: 251-432-6421  
 Fax: 251-432-9870

**Hours of Operation**  
*(All Branches)*  
 Mon., Tues., Thurs. & Fri.  
 9 am - 5 pm  
 Wednesday: 10 am - 5 pm

**After Hours Loan Center**  
 866-564-0875

**VISA® Debit Card**  
 Lost or Stolen  
 800-262-2024

**VISA® Credit Card**  
 Lost or Stolen  
 800-991-4964



[www.srfcu.org](http://www.srfcu.org)