

SRFCU

Singing River Federal Credit Union

New Member referral benefits for you!

As a valued member and "owner" of SRFCU, you have the opportunity to SHARE THE JOY of ownership with your family and friends!

Why?

Your referral of family and friends is more valuable to us than anything else we can imagine. Word of mouth is the best form of advertising, so we want to give you the chance to share the joy you have at SRFCU! With our share the joy campaign, our members are able to refer their friends & family and if that person opens a new account with us, we will reward you for referring them!

When?

Now through February 1st, we encourage you to reach out and tell others about all the great things we offer at SRFCU. You already know that Credit Unions are far superior to banks because we save you money, but the people you know may not be aware of that - so tell them!

Here are the details....

Start by thinking of all the people you know. This can be friends, family, co-workers, or anyone you come in contact with! Next, tell them that you're an owner of

SRFCU and you are saving money by being with SRFCU! Then, tell them the benefits of ownership. Lower rates and less fees are just the beginning. You get



outstanding customer service and a ton of other stuff too - tell your story! Teach this chosen person how to become an owner of SRFCU - simply come to a branch or if they don't have time for that, just call us or join online! Let them know that we make it so easy - they can't help but come join us today! All you have to do is make sure they open their new account and let us know you referred them and we'll share the joy back to you by giving you special member only rewards! Now, that's an easy way to help yourself and your friends too!

Currents Newsletter

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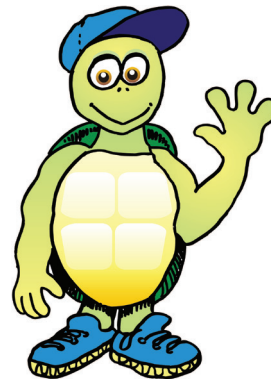
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New School Logo
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Save money on
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Buck's Kids Club

- 1 Teach Your Kids.** A great way to teach kids about saving.
- 2 Be a good example.** We all know that our kids learn from our example, so start showing them the habit of saving now! Bring your kids with you to your SRFCU branch!
- 3 Prizes for savings.** They could win fun prizes when they fill up their Buck Kids Club card. They'll be entered into our drawing at annual meeting!



SRFCU
Fourth Quarter 2015

Supporting our local schools

We are so excited to announce our new school logo debit cards! We proudly support our local schools and hope you will do so too. For each card printed, we donate to the school you chose, so help promote your school and raise money too!

Getting your school logo debit card is very simple. Just come into one of our convenient branches, let our staff know which card you choose & they will print it while you wait! Now, it doesn't get much easier than that - does it?

We offer:

- East Central Schools
- Moss Point Schools
- Greene County Schools
- George County Schools
- Vancleave Schools
- Pascagoula/Gautier Schools



New to the SRFCU family:

Toni Goff -

Mobile Branch

Manager

SRFCU members save big on their cell phone bills

Tired of paying too much for your cellular service? Looking for a good reason to switch your wireless company? We have the solution!

SRFCU members get exclusive savings with the CSpire Credit Union Member Discount. As a SRFCU member, you can save on your monthly wireless bills - earn a \$150 bill credit for every line you activate, plus have your activation fee waived. Our exclusive credit union offer is available to both new and existing CSpire customers PLUS is stackable on existing CSpire offers - saving you even more money!

To take advantage of this discount, just bring documentation of your SRFCU membership. This can be an account statement, SRFCU debit/credit card,

personal credit union check, etc. So, just bring any of those things, along with a paper or electronic version of this offer to a CSpire store near you to receive your benefits! Stop paying too much for your wireless service! Switch to CSpire and start saving today with the CSpire Credit Union Member Discount!

You receive:

- A \$150 bill credit for every new line activated
- Free activation
- Get an extra 1GB of data on rolling data plans

CSpire deals are real when you're a SRFCU member!



A Big Thank you to:
 Jackson County Sheriff's Department and Jackson County Board of Supervisors - we couldn't do it without you! Also, great Pink Party stations by Mississippi Power and Burnham Drugs! Way to rock Bob 105.9 and The Monkey 107.1 and thanks also to Moss Point Police Department for joining us this year!

Bras Across the River 2015

At our Fifth Annual Bras Across the River, there were fun costumes, tons of pink and lots of money raised for the American Cancer Society!

There are no words to describe how perfect this year's event was! We had GREAT weather and an awesome turn out too. SRFCU would like to thank the Jackson County Sheriff's Dept. & Jackson Co. Board of Supervisors for all their hard work - we couldn't do it without you.



We are proud to have a staff that is willing to help such a worthy cause and help support this event. **Our local businesses were huge supporters this year and even though there are too many to list, we are blessed to have you all involved!** THANKS to everyone for the hard work and for doing such a great job for a great cause!

Looking for
 your next
 vehicle?

We have great rates
 on autos! (as low
 as 2.99%)

Come in and
 see one of our
 Financial Services
 Representatives
 today for your
 pre-approval. With
 our auto buying
 program, we can
 even help you find
 your next vehicle -
 hassle free!

Christmas Loans are here!
Up to \$2,500 for 12 months @ 9.99%.
Come get yours today!

SRFCU Upcoming Holiday Closings ■ **November 26-27: Thanksgiving**
 ■ **December 24 & 25: Christmas** ■ **December 31 & January 1: New Years**

We are pleased to introduce the SRFCU New Auto buying program that is designed to save you THOUSANDS! And, it's powered by:

TRUECar®

It really is easy! You call us or come into one of your SRFCU branches with an idea of what type of car you want. We will help you find it, pre-approve you for the loan, locate the car, and send you to pick up your new auto with your check in hand! Call or come see us today to start saving!

SRFCU Annual Meeting is fast approaching! Watch for your "ticket" to arrive soon!

SRFCU is excited to announce the date of the 2016 annual meeting. Please mark your calendars and join us on Tuesday, March 1st at the Jackson County Civic Center. We'll give away some great prizes - as always - and give all our owners a chance to vote and learn about all the great happenings at SRFCU throughout the 2015 year.

THANKS in advance for your attendance!

We are everywhere you go

Shared branching allows you to access your SRFCU accounts wherever you are! With the freedom to utilize over 50,000 branches nationwide, you are always prepared for anything! All you need is your photo identification and your account number and it's just like you're at home. Well, except for your SRFCU family and we know that there's no replacing that!

To find a shared branch:

- Visit www.co-opsharedbranch.org
- Call **1-888-748-3266**
- Download the "Find Branch" app for iPhone in the App Store



Board of Directors

Dederia Demouey,
Chairman
Randall Cobb,
Vice Chairman
Bettie Concannon,
Secretary
Stuart White, *Treasurer*
Pete Fairley
Walter Greene
Brian Hughey
Jimmy Massey
Edwina Williams
George Herring,
advisory member

Moss Point Branch

6006 Highway 63
Moss Point, MS 39563

Lucedale Branch

201 Scott Road
Lucedale, MS 39452

Pascagoula Branch

3210 Market Street
Pascagoula, MS 39567

Mobile, AL Branch

6151 Airport Boulevard
Mobile, AL 36608

Leakesville Branch

410 Greene Avenue
Leakesville, MS 39451
(Mon, Wed, & Fri only)

228-475-9531

Toll Free: 888-474-0080

Hours of Operation

Mon., Tues., Thurs. & Fri.
9 am - 5 pm
Wednesday: 10 am - 5 pm

VISA® Debit Card

Lost or Stolen
800-472-3272

VISA® Credit Card

Lost or Stolen
877-537-7959



www.srfcu.org