

CURRENTS



Dear Member,

MORE THAN 600 MEMBERS attended our 57th Annual Membership Meeting on February 19 – the largest attendance in our history! Everyone enjoyed sweet treats, our new custom vehicle, great prizes and a financial report that showed Singing River Federal is stronger than ever. More than \$5,000 in cash and prizes was awarded, including two tickets to Talladega Superspeedway, courtesy of Nationwide Insurance, Bradshaw Agencies.



Congratulations to **Sherman Blackwell, Walter Greene and Brian Hughey**, who were elected to serve three-year terms on the credit union's board of directors. These

dedicated volunteers donate their time and energy to help direct the credit union's path for the benefit of all members.

You can't imagine all the amazing new products and services coming your way this year. Read about **Mobile Money** on page 2, which allows you to manage your accounts using your mobile phone. Learn about **shared branching** on page 3,

which will allow you to conduct transactions at hundreds of credit union locations throughout the nation. Plus, be on the lookout for our **completely revamped website** coming this spring!

It's more than just great rates and exceptional service – it's about making your life easier and constantly improving your membership experience. **Life's definitely better at the river!**

Sincerely,

James B. Smith Jr., President/CEO

Above, from left: Matt Bradshaw, Donald and Katherine Olsen, Talladega Superspeedway ticket winners, Bettie Concannon, SRFCU board secretary, and Elise Bradshaw. At left: Bradley Farabee enjoys an awesome ice cream sundae! Below: Abby Graham, niece of Mark and Becky Graham, proudly displays one of the famous SRFCU cash-filled piggy "credit unions" she won.



Mobile Money gives you anytime, anywhere account access

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More locations with shared branching

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Life's better at the river.



Access your
money

**anytime,
anywhere.**



IF YOU'RE LIKE MOST PEOPLE, your cell phone is more than just a phone. It's also your calendar, address book, photo album, email inbox and the only way you remember your mother-in-law's birthday. Wouldn't it be great if your cell phone could also access and manage your money? Now it can.

Singing River Federal members can now use **Mobile Money**SM to check balances and review account history, move money between accounts, pay bills and receive a variety of account alerts. Any mobile device using SMS (text messaging) or a mobile browser can be activated to use the service. The service is free and can be activated through Singing River Federal's Virtual Branch at www.srfcu.org.

Managing your finances on the go, anytime, anywhere – just one more reason *life's better at the river*.

How to Access Mobile Money

1. Visit any SRFCU branch and sign up for **free online banking**.
2. Go to www.srfcu.org
3. Log on to **Virtual Branch Online Banking**
4. Click the **Self Service** tab
5. Click the **Mobile Banking** (Mobile Money) link under **Additional Services**

The benefits of a Roth IRA



IT'S EASY TO INVEST in your future at Singing River Federal. A Roth IRA can help you prepare for retirement and serve a number of other purposes.

Preparing for retirement – Roth IRAs

serve as a great retirement tool because qualified withdrawals, including earnings, are tax free.

First home purchase – If you've had your Roth IRA for at least five years, you can use \$10,000

towards the purchase of your first home tax free and penalty free.

Leave funds to your heirs – There are no mandatory withdrawals, so you can leave money from your Roth IRA to your heirs tax free.

Pay for college – Qualified educational expenses are penalty free. There is no dollar limit and funds can be used for tuition, fees, books, and supplies at a post-secondary institution.

"Rainy Day Fund" – You can access your regular contributions tax free and penalty free at any time and for any reason.

For the answers to all of your IRA questions, call one of our IRA Specialists today at **228.475.9531**.



NEW TEAM MEMBERS

Nakita Chisholm, Cindy Mayer and Damaris Alonso are new tellers at the Moss Point branch. **Kimberly Erickson** and **Tammie Lawrence** are new tellers at the Mobile branch. **Sheila Hester** is the new Underwriter. **Missy McPeck** is the new part-time IT Specialist.

NEW OPPORTUNITIES

Lindsay Cox is now a Loan Processor.

MILESTONES

Congratulations to **Barbara Fisher**, who celebrates 30 years of service; **Lillie Abney**, who celebrates 15 years of service; **Angela McLeod**, who celebrates 10 years of service; and **Jennie Dixon, Trudi Mullins** and **Tinetria Rasco**, who celebrate one year of service!

SHARED BRANCHING:

Convenience and access to suit your busy lifestyle

WE KNOW HOW IMPORTANT it is for you to be able to take care of your financial business when you are on the go, even if one of our own branches isn't nearby. That's why Singing River Federal will soon be part of "shared branching" - through our partnership with other credit unions, you'll be able to conduct transactions in participant's branches just as if you were in a Singing River Federal branch. **Here are just a few of the services that will be available:**

- Make a cash withdrawal for that extra souvenir when you're on vacation.
- Deposit a check when you are shopping across town.
- Make a loan payment in a branch closer to the office.
- Transfer money between accounts so you can make a special purchase.



All participating credit unions display the Credit Union Service Centers logo. You can find a nearby branch several ways:

- Call **800-919-2872**.
- Visit **www.cuservicecenters.com** to search or download locations to your GPS device.
- Ask a teller.
- Look for the **CU Service Centers logo**.



CU SERVICE CENTERS.

When you visit a Credit Union Service Center, just make sure you bring your account number, your credit union's name and photo identification. Just one more reason **life's better at the river**.

We're all HEART

A CHILLY MORNING didn't stop Singing River Federal team members, family and friends from completing the Jackson County Heart Walk on March 6. The walk was the culmination of the most successful American Heart Association fundraising drive in our history. Team members sold hearts and got walking pledges to raise a total of **\$5,503!** From the bottom of our hearts, **THANK YOU** to everyone who supported us in this effort!



SRFCU team members, family and friends made great strides in the fight against heart disease in the Jackson County Heart Walk.

Important Reminder:

April 15th is the deadline for members to contribute to their IRA for the prior tax year.

We're hitting the ROAD!

SPREADING THE GOOD NEWS about credit unions has never looked cooler! We're out on the road in our new custom-wrapped vehicle, the **River Runner**, telling people throughout south Mississippi and Alabama life's better at the river! Want the **River Runner** to visit your school or business? Just give us a call at **228.475.9531**.



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



Congratulations to **Miikhai D. Jackson**, **Tawinika Banks** and **Emily Anna Roberts**! Each of these Safari Sam kids won a **\$100 deposit** into their share accounts in our annual drawing! Congratulations and keep saving!



Singing River Federal Upcoming Holiday Closings
April 2: Good Friday • May 31: Memorial Day
July 5: Independence Day • September 6: Labor Day

What is a credit union?

Credit unions

- Not-for-profit cooperatives
- Owned by members
- Operated by volunteer boards

Other financial institutions

- Driven by profit
- Owned by outside stockholders
- Controlled by paid boards

A credit union is a cooperative financial institution that is owned by its members. It is not driven by profit and doesn't have to answer to stockholders. It is driven to help you reach your financial goals through lower loan rates, higher deposit rates and customized products and services.

Can your bank do that? **We didn't think so.**

Life's better at the river.



www.srfcu.org