

CURRENTS



Dear Member,

WHY IS ARVIL DUEITT, JR. smiling in this picture? That's because he won our Paid-in-Full Payoff Giveaway! Dueitt was automatically entered by taking out a new loan this summer, and he won a \$15,000 payoff from SRFCU.

Congratulations, Arvil!

You'll be smiling too when you visit our new branch at **6151 Airport Boulevard in Mobile, Alabama**. It's like no other financial institution you've ever seen! **Starting this November**, step up to one of our "conversation stations" and do it all – open an account, make a payment or get a loan. Don't feel like chatting? That's cool. Manage your accounts on one of our iPads, or just hang out in our wi-fi lounge. And would you like a cappuccino with that?

And you'll be all smiles when you get to drive your new or refinanced car for **FREE for three months**, won't you? That's right, this November, you can wait three months before making a

payment on your new or refinanced auto loan. That's one less worry and lots more money in your pocket for the holidays! *See page 2 for details.*

Keep smiling during the hustle and bustle of the holidays with some **easy Christmas cash** – the perfect quick and easy holiday loan, right when you need it. Plus, we've got some important safety tips to avoid identity theft while you're shopping. *See page 3 for details.*

And if you're frowning because your bank just tacked on more fees, we hear you! Remember, at Singing River Federal, your checking is still truly **FREE** – always has been, always will be. **One more reason there are more smiles at the river!**

Sincerely,

A handwritten signature in black ink, appearing to read "James B. Smith Jr.".

James B. Smith Jr., President/CEO

Above, from left: SRFCU President/CEO Jimmy Smith, the Paid-in-Full Payoff Giveaway winner, Arvil Dueitt, Jr., and Personal Lending Consultant Susan Powell.

Drive FREE

for three months

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Life's better at the river.



Drive free for 3 months

For a limited time, take advantage of our great auto loan rates on a new purchase, or bring us your current auto loan and let us see if we can beat your rate – **either way, you won't make a payment for three months!***

With rates as low as **2.99% APR***, now is the perfect time to speak to an SRFCU Personal Lending Consultant. Call today or apply online at www.srfcu.org.

*Membership & credit eligibility required. Actual rate based on credit history. Existing SRFCU auto loans not eligible. Promotion extends the time before the first payment is due and interest will still accumulate at the daily rate. Interest that accumulates during the extended "first payment" period will be paid from the first payment. Then normal principal reduction and interest payment will resume. This statement is based on a \$30,000 loan financed for 60 months. Larger loans financed for longer terms may be different, but should not affect more than two payments when paid on time. Offer subject to change or withdrawal at any time without notification. All loans subject to approval based on credit.



The benefits of a Roth IRA

It's easy to invest in your future at Singing River Federal Credit Union. 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**. You can also visit www.srfcu.org and click Contact Us.

NEW TEAM MEMBERS

CaSaundra Davis

is the new head teller at the Moss Point branch.

Angie Abston,

Misti Copeland

and Jessie Watson

are all new tellers.

MILESTONES

Congratulations to the following team members, who celebrate one year of service:

Matt Jackson,

loan processor;

Barbara Law,

teller; and **Paul**

Thompson, Senior

Vice President of Business Services.

Great job!



Get a great deal on Christmas cash

We know how hard it is to save for Christmas, but we also know the rates the department store credit cards charge you, not to mention the exorbitant fees! **For a limited time**, get a great deal on Christmas cash at Singing River Federal and take the stress out of holiday shopping.

- **Up to \$2,500***
- **Special rate of 9.99% APR**
- **12-month term**

*Loan subject to completed application and approval based on credit worthiness. Membership required. APR: Annual Percentage Rate. Loan may not be refinanced or extended. Terms subject to change without notice.

■ Avoid “shoulder surfing”

While you are paying for your holiday finds, filling out a form, or using your ATM card, another person may be “shoulder surfing” to gather your personal information. Shoulder surfing happens when a person sees and quickly memorizes your personal information to use as his or her own. It can be done by looking directly over your shoulder or from a distance with binoculars or other devices.

Shoulder surfing can be prevented with some basic precautions.

- Block the view of your paperwork, your credit or debit card, or the keypad by moving your body or hand.
- Have your credit or debit card ready when you are at the register. The longer it takes to search for your wallet or right card, the longer others can see the contents and you run an increased risk of other vital pieces of information falling from your purse or wallet.

- Never carry your Social Security card with you.

- Respect your hunches. If something doesn't seem right or someone is standing too close, move away

or pause. The most important way to prevent shoulder surfing is to be alert and aware of your surroundings at all times. **Stay safe this holiday shopping season!**



Looking for our most current interest rates? **Visit www.srfcu.org**



SRFCU Upcoming Holiday Closings

November 24 and 25: Thanksgiving

December 23 and 26: Christmas

January 2, 2011: New Year's



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

Annual Meeting notification

The Board of Directors in a duly called meeting on August 16, 2011, issued a call to all members of Singing River Federal Credit Union to attend the **59th Annual Membership Meeting** to be held **Tuesday, February 28, 2012** at the **Jackson County Civic Center** in Pascagoula. Doors will open at 6:30 pm and the meeting will begin at 7:00 pm.

The Nominating Committee will nominate members to serve one three year term, unless there are members nominated by petition. Should there be nominations by petition, ballots will be mailed to all eligible voters 30 days prior to the general membership meeting. Those ballots must be returned by February 23, 2012. Ballots will not be accepted at the Annual Meeting. If there are no nominations by petition, ballots will not be mailed.

Nominations by Petition: Persons desiring to run for a position on the Board of Directors

may do so by securing the signatures of no less than one percent, or no more than 500 SRFCU members on a petition. The petition, a signed agreement to serve if elected, a statement of qualifications, and a short biography must be submitted to the credit union secretary 40 days before the annual meeting. Therefore, the deadline for qualifying by petition will be January 19, 2012.

If there is only one candidate for each position, the chair may declare each nominee elected by general consent, or by acclamation.

Sincerely,

Bettie Concannon

Secretary, SRFCU Board of Directors



SRFCU has replaced some of our ATMs with ATMs owned by a third party vendor. If you are an SRFCU cardholder, and you suffer any monetary loss involving the new ATM's at our Moss Point and Market Street branches, or at our Pascagoula Police Department and Leakesville Walco ATMs, please contact us directly to report it. We will report it to the owners, and may be able to provide a provisional credit until the issue is resolved.

If you find any of these ATMs out of service, the toll free number on the ATM can be called to report the issue, and the

owners will dispatch a technician within a short time frame. If you find such an out-of-service situation during business hours, you may also notify any SRFCU employee, and we will report it to the owners.

Thank you for your assistance and your continued membership!

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