

CURRENTS



Awesome Member,

Do you Kasasa? We do! We're excited to launch Kasasa, the checking account that actually cares about you. We join the hundreds of financial institutions nationwide that offer this revolutionary account that pays a high interest rate and offers you amazing financial management tools. **Read more on page 2.**

Have you visited our new website yet? Check out the new and improved www.srfcu.org. It's not only easy on the eyes, it's also easy to use and completely portable! Use it on your laptop, tablet or smart phone to manage your accounts, make payments or contact us.

Getting out of debt is one of the most common New Year's resolutions. If it's on your list, make an appointment with one of SRFCU's **Certified Financial Counselors** and get started. They're specially trained and ready to review your credit report to help diagnose potential problems and offer money-saving options. Call the SRFCU branch nearest you and make an appointment. The consultation is confidential and free. **It's just another benefit of membership!**

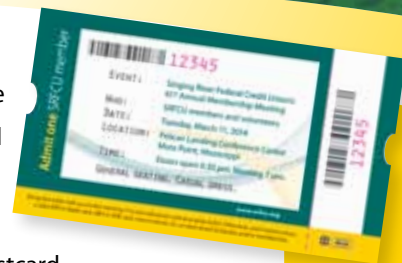
We can't wait to celebrate with you at our **61st Annual Membership Meeting on Tuesday, March 11, 2014.**

Remember to bring your postcard invitation or proof of membership. Of course there'll be plenty of giveaways and fun, but most importantly, you'll be an active part of the credit union difference. **Your membership makes all the difference at the river.**

Sincerely,

James B. Smith Jr., President/CEO

Stay in touch with SRFCU any time, from anywhere, on any device. Whether you need to join, open a new account, check your balance, make a payment, transfer funds or just see what's new, you can do it all on our new website. Enjoy!



Free checking that
earns high rates!

page 2

Time to
break up
with your auto loan

page 3

FINALLY...

Free checking that earns high rates!



KASASA CASH

Free checking
High interest rate
No monthly service fee
ATM fee refunds
nationwide
Free debit card
Free online account
management
No minimum balance

KASASA SAVER

Free savings
Interest and ATM fee
refunds deposited
into savings
Earns interest

Banking should be simple.

Our mission is to make your life easier with the best financial products and service in the area. We're proud to offer Kasasa – free checking that puts you first. With monthly ATM fee refunds, you can make any ATM your ATM. There's no minimum balance to earn rewards and no monthly service fee.

Add a Kasasa Saver account to build your savings automatically. You get all these benefits and earn high interest each month.

Kasasa offers free checking, nationwide ATM fee refunds, no minimum balance, no monthly fees and free online account management. The account holder earns high interest every month that is deposited in their checking account.

Account holders receive rewards by doing a few simple things every month, like using a debit card, accessing online banking, signing up to receive monthly e-statements instead of paper, and making electronic transactions. If an account holder does not meet the qualifications in a given month, the

Do you
Kasasa?

account is still free, the account holder will still earn a base interest rate, and they will be eligible the following month for the benefits.

"It's time your checking account earned interest at a great rate and gave you personalized rewards," says SRFCU President/CEO Jimmy Smith. "Kasasa will go above and beyond our traditional free checking account to checking that makes members' lives easier and better."

Kasasa has already paid \$100 million in rewards to account holders just like you. **It pays to Kasasa.**

For more information on Kasasa accounts, visit www.srfcu.org or www.kasasa.com.

Good use of credit or debt trouble?

Used wisely, debt has its place.

A home mortgage, for example, is good debt, and so is a credit card with a reasonable rate and a manageable balance. Without the ability to borrow money to finance large purchases, most of us wouldn't be able to reach our goals. But it's important to know when your use of credit is a good thing and when it's time to cut back and watch the bills more carefully.

Think about your current situation. If making payments on time is difficult or if you're charging

necessities to a credit card because you have no other options, then you know there's a problem.

Figure out your number, also known as your debt-to-income ratio, by adding all your monthly debt payments together, and dividing it by your monthly income. Or make an appointment with one of our **Certified Financial Counselors** and we'll run the numbers for you.

Generally speaking, if less than 30% of your income is going to debt, you're doing great. However, if 40% or more of what you earn is going to debt payments, something needs to change. Give us a call at **228-475-9531**. We've got plenty of options to ease your mind.



New Team Members

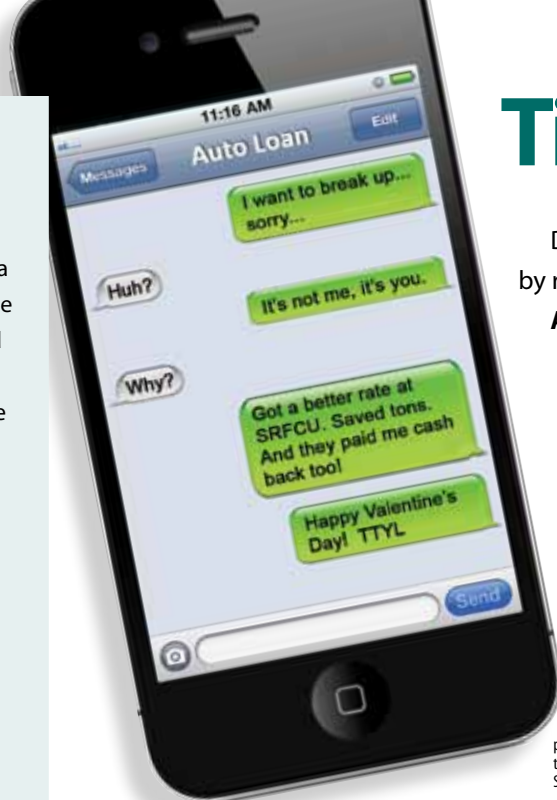
Crystal Cochran is a teller at the Lucedale branch. **Kyle Eiland** and **Traci Whitlow** are Financial Service Representatives at the Moss Point branch. **Marquitta Buxton, Shannon Scott** and **Shana Southern** are Financial Service Representatives at our call center.

New Team Opportunities

Neshly Serrano is now a Financial Service Representative at our call center.

Milestones

Congratulations to **Gina Ladut**, who celebrates one year of service; **Angela Abston, Misti Copeland, CaSaundra Davis** and **Jessie Newton**, who celebrate two years; **Charlene Carpenter** celebrates three years; **Kelsey Cowart** celebrates four years; **Lindsay Cox** celebrates five years; and **Angela McLeod** celebrates 11 years. **Great job!**



Time to break up?

Dump that bad auto loan and get rates as low as **2.99%*** by refinancing at Singing River Federal.

And from February 1 - 28, we'll even pay you to do it.*

Loan Amount	Cash Back
\$10,000 - \$19,999	\$100
\$20,000 - \$29,999	\$200
\$30,000 - \$39,999	\$250
\$40,000+	\$300

Happy Valentine's Day from the River.

*All loans subject to credit approval. Valid through February 28, 2014. \$10,000 minimum loan amount. Relationship pricing does not apply. Autos & trucks model year 2009 and newer are eligible. Up to \$300 deposited in share account. Rates, terms & conditions subject to change without notice. Standard underwriting guidelines apply. Vehicles currently financed at SRFCU are not eligible.

Kid's college or my retirement?

Q: *I need to save for my kids' college, but also for my own retirement. Should I save for college first, since my daughter will be starting college years before I retire, then save for retirement later?*

A: We all want to put our kids first, so it seems natural to put your child's needs first by saving for college and forgoing your retirement savings for now. **Don't do it. The earlier you start saving for retirement, the better.**

For one thing, your child can get student loans, work their way through college, or get scholarships and/or grants. None of that can be said for your retirement. Many people have put themselves through college, and came out stronger because

they did. And reaching your retirement underfunded will leave you in a vulnerable position; it could put financial pressure on your child, possibly at a time that she's just starting to build a family of her own.

So, for the good of both you and your child, start saving for your own retirement. As her college years approach, both of you can research the many ways available to help finance her education.



Cameron Murphy is the latest winner of our **\$500 Just Because Giveaway!** Member Service Representative **Sharon Dement**, left, opened his SRFCU account in 2011 and was just as excited!

We'll do drawings every 90 days from now on, and you could win, too! Just keep your SRFCU checking account with direct deposit in good standing and use your SRFCU debit card at least three times a month, and you're eligible to win. **Who will win next?**

61st Annual Membership Meeting • Tuesday, March 11, 2014 • Pelican Landing Conference Center

Doors open at 6:30 pm • Meeting at 7:00 pm • **Bring your postcard or proof of membership!**



6006 Highway 63
Moss Point, MS 39563



IMPORTANT DATE CHANGE!

61st Annual Membership Meeting
Tuesday, March 11, 2014
Pelican Landing Conference Center
Doors open at 6:30 pm • Meeting at 7:00 pm
Be on the lookout for your postcard!

Giving information over the telephone

Establish a policy for your family as far as information given over the phone. Social security numbers should never be shared over the phone. **And remember:** Singing River Federal will NEVER ask you for your account, credit or debit card numbers on the phone or via email. Once you have a policy in place, make sure it's something the whole family knows and follows.

Board of Directors

Dederia Demouey,
Chairman
Michael Harvey,
Vice Chairman
Bettie Concannon,
Secretary
Pete Fairley, *Treasurer*
Walter Greene
Brian Hughey
Jimmy Massey
Stuart White
Edwina Williams

Moss Point Branch

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

6151 Airport Boulevard
Mobile, AL 36608
Office: 251-544-5600
Fax: 251-544-5620

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
800-472-3272

VISA® Credit Card

Lost or Stolen
877-537-7959



SRFCU Upcoming Holiday Closings
April 18: Good Friday **May 26: Memorial Day**

www.srfcu.org