United Way of Central Georgia

A donation was made to United Way of Central Georgia as part of the credit union's 2013 corporate sponsorship to benefit the Bibb, Baldwin and Houston county agencies.



Bass Road Branch Manager, Chad Nelson; Milledgeville Member Service Officer, Alisha Giles; and Watson Branch Manager, Tim Becham, present a donation to United Way of Central Georgia VP of Leadership Giving and Major Gifts, Betsy Fitzgerald.





Important Tax Refund Information

Please be advised that MidSouth Community FCU will not deposit tax refund checks into an account if the name on the refund check does not match the member's name on the account. For instance, if John Smith wants to deposit his tax refund check to your account, you need to add John Smith's name to your account.

For more information on how to add someone to your account, please contact a Member Service Officer.

Holiday Closings

- New Year's Day, January 1
- Martin Luther King, Jr. Day, January 20
- Presidents' Day, February 17

Toll Free 1.800.736.8407 or Local 478.471.9946

Hours and Locations

Macon Offices: 4810 Mercer University Drive Macon, GA 31210 ATM

2306 Lasseter Place Macon, GA 31204 Closed Saturday

3205 Hartley Bridge Road Macon, GA 31216 ATM | Closed Saturday

1611 Bass Road Macon, GA 31210 ATM | Closed Saturday Milledgeville Offices: 375 Hammock Road, N.W. Milledgeville, GA 31061

Georgia College Maxwell Student Union ATM | Closed Saturday

Warner Robins Offices: 1869 Watson Boulevard Warner Robins, GA 31093 ATM

302 Russell Parkway Warner Robins, GA 31088 ATM | Closed Saturday





by Hours:

Monday - Friday...... 9:00 am - 5:15 pm Saturday 9:00 am - 1:00 pm

rive-Through Hours

Monday - Thursday 8:30 am - 5:15 pm Friday 8:30 am - 6:00 pm Saturday 9:00 am - 1:00 pm





January 2014



of

THE MidSouth LENDING CENTER

It's easy & convenient!

Just call **478.475.7819** to speak with a **MidSouth** Lending Specialist!

January 2



Apply for a loan from the comfort of home!

What's Inside

- ▶ 2014 Annual Meeting
- Pocket a Great Rate
- Save with TurboTax®
- 2014 Calendar Contest Winners
- Notice of Terms
- United Way of Central Georgia
- Important Tax Refund Information
- Holiday Closings



2014 Annual Meeting

Please join us!

- DATE: Thursday, February 20, 2014
- TIME: 4:00 pm
- **LOCATION:** To be announced in January

You are invited to attend the 2014 Annual Meeting of MidSouth Community **Federal Credit Union. Please** join us to learn about your credit union's growth, success, and plans for the future. You'll have the opportunity to visit with fellow members, meet the staff and President/CEO. vote to elect our volunteer **Board of Directors, enjoy** refreshments, and take home a special giveaway.



With rates as low as 8.90% APR*, it's a good time to start the New Year by consolidating debt and experience the savings by transferring your credit card balances to a low rate MidSouth Visa® Platinum card, with NO annual fee!

*Annual Percentage Rate. Visa applications are subject to credit approval. Certain terms and conditions apply. The variable rate is based on the Prime Rate published in The Wall Street Journal as of the last business day of the quarter, preceding the billing cycle.

Save on TurboTax®

This year, accomplish something you never thought possible - do your own taxes. With TurboTax®, you can be confident they'll be done right, Plus, MidSouth Community FCU members save \$5 on TurboTax Federal Deluxe Edition.

- ► No tax knowledge needed. TurboTax translates taxes into simple questions about your life, and puts your information in the right places for you.
- Double checks as you go. TurboTax coaches you every step of the way and automatically double checks your return
- You're never alone. If you have questions. TurboTax has answers and is ready to help.

As always, with TurboTax® you're guaranteed to get your maximum refund – or your money back. *Start saving today by visiting our website. midsouthfcu.org, and click on the TurboTax web

*Maximum (Biggest) Refund Guaranteed or Your Money Back: If you get a larger refund or smaller tax the applicable TurboTax or SnapTax federal and/or state purchase price paid. TurboTax Online Federal Free Edition customers are entitled to payment of \$14.99 and a refund of your state purchase price of your TurboTax or SnapTax filing date and no later than 6/15/14. Efile. Audit Defense. Ask a Tax Expert. Refund Transfer and technical support fees are excluded. This guarantee cannot be combined with

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Darrian Greene from Sparta

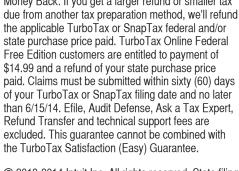


Notice of Terms

Choose Easy.

Limit one (1) iChecking dividend-bearing account per membership. iChecking POS minimum average dollar transaction \$5.00 to qualify for monthly transaction count.





Meet MidSouth's winners:

2014 Calendar

Johnny Appleseed

Club members have

the opportunity to enter

into the annual Johnny

Appleseed Junior Ecology

Twelve lucky winners were

Club's Calendar Contest.

selected nationwide and

calendar, each winner

in addition to having their

drawing appear in the 2014

also receives \$50 from the

Contest Winners

Cade Cox

Ecology Club.



Federal Credit Union www.midsouthfcu.org