

Protect Yourself Against Cyber Scams



Whether it's an email scam or a social networking scam, there are some dead giveaways when it comes to recognizing them before the fraudsters get you:

Delete Unsolicited Emails.

One of the best ways to avoid email scams is to delete unsolicited emails. Legitimate companies will never send you pertinent information by email. In the same token, if you receive an email from someone you know that includes only a hyperlink as the message, contact your friend to make sure they actually sent it to you before clicking the link.

Don't Believe Promises of Money or Prizes.

Any email or social networking link that promises free money or prizes should be dismissed, as these are almost always scams. It's also important to be suspicious of someone asking you to send them money.

Question Requests for Donations.

Whenever there's a national disaster, con artists have a field day sending bogus requests for donations.



Local 478.471.9946 or
Toll Free 1.800.736.8407

Instead of donating through email to an unknown charity, give to legitimate charities or disaster relief organizations such as The American Red Cross.

Never Disclose Sensitive Personal Information.

Any person who sends you an email asking for sensitive information, such as your bank account number or Social Security number, is up to no good. No matter what they promise you, mark the email as spam and move on.

MidSouth Community FCU will never call, text, email or otherwise contact you and ask you to provide personal account information, or your debit/credit card number, PIN or security code.

If you feel as if your account information has been compromised, we urge you to contact the credit union at 478.471.9946.

Info courtesy of: moneycrashers.com

Your Family Can Save!  

Sports equipment, college savings, movies, and more ... it can be expensive to be a parent these days. Why not save where you can and get a break on your family's monthly data service with the Sprint Credit Union Member Discount? Just for being a credit union member, your family can save!

- ▶ Get a **10% discount** on select regularly priced Sprint monthly data service
- ▶ Valid in conjunction with other credit union and most Sprint National handset offers and other promotions

With everything you're already paying for, the Sprint Credit Union Member Discount offers you some savings! Visit LoveMyCreditUnion.org/Sprint to learn more. Claim your discount with Corporate ID: NACUC_ZZM.

Holiday Closings

- ▶ Columbus Day, October 10
- ▶ Veterans Day, November 11
- ▶ Thanksgiving Day, November 24
- ▶ Christmas, December 24 - 26 (in observance of holiday weekend)
- ▶ New Year's, January 2, 2017 (in observance of holiday weekend)

NCUA
National Credit Union Administration, U.S. Government Agency



Lobby Hours:

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

Drive-Through Hours:

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

MidSouth Community
Federal Credit Union

Federal Credit Union

the MidSouth Community Message

October 2016



Check out our new Website!

We've given our website a fresh new look that we believe you'll love. The updated **clean look, easy navigation and mobile accessibility** of the new design is intended to give our current and potential members a better sense of the products and services that we have to offer.

The **new responsive design allows optimal viewing** of our website on both large and small screens, including tablets and mobile phones. We are pleased to offer our members this enhanced functionality to make it even easier to bank remotely.



NCUA
National Credit Union Administration, U.S. Government Agency

478.471.9946

Visit us at midsouthfcu.org
and have a look around!

TAKE CONTROL OF YOUR BANKING WHILE ON THE GO.

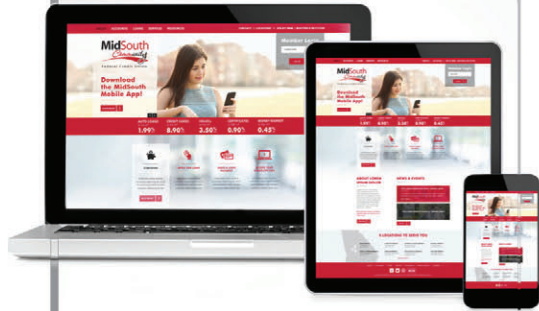


Add the **MidSouth Mobile App** to your smartphone or tablet **TODAY!**

MidSouth Community
Federal Credit Union

Federal Credit Union

Check out our new Website! (Continued from Front)



Some other changes you'll notice:

- ▶ The Home Banking login has moved to the opposite side of the screen.
- ▶ An enhanced navigation menu and search bar allows you to find information with less clicks.
- ▶ There is now a featured rates bar on the homepage.
- ▶ The News & Events section keeps you up-to-date with our community involvement as well as special announcements and events.
- ▶ Connect with us socially on Facebook and Twitter.

Visit us at midsouthfcu.org and have a look around!

MidSouth
Community
Federal Credit Union

Nominating Committee Letter



October 1, 2016

Mr. Harry Trawick
Board of Directors
MidSouth Community Federal Credit Union
4810 Mercer University Drive
Macon, GA 31210

Dear Mr. Trawick:

The Nominating Committee of MidSouth Community Federal Credit Union would like to present the following slate to serve a three-year term as directors of MidSouth Community FCU:

James Caldwell
Brannon Hicks
Jerri Hall

All have been contacted and have agreed to serve.

Respectfully submitted,

Nominating Committee
Judy Yarbrough, Kathy Wheeler &
Bruce Giroux

Nominations may also be made by petitions submitted by members. Members who desire to name a nominee or nominees for a vacancy should prepare and submit a petition in accordance with the following procedures:

- Petition must be signed by 368 primary members of MidSouth Community FCU.
- Petition must be accompanied by a completed Volunteer Application as indication that the

person is agreeable to nomination and will serve if elected to office.

- The nominee must state his/her willingness to attend Board meetings and devote such time as is needed to fulfill this obligation.
- Petition must be filed with the Board Secretary of MidSouth Community FCU by November 10, 2016. Petitions may be left at the credit union and will be forwarded to the Secretary.
- Only members 18 years of age or older can be nominated for the Board and are eligible to vote.



Partners in Education

The Partners In Education program is a collective effort of the Milledgeville-Baldwin County Chamber of Commerce and the Baldwin County School District to recognize and honor the Baldwin County Teacher of the Year as well as other employees who receive the Employee Pursuit of Excellence Award.

MidSouth Community recently recommitted its partnership to this program for the 2016-2017 school year. A Partners In Education sign is

displayed at the entrance of the Baldwin County School District office complex to recognize the business and community partners supporting this employee recognition initiative.

Pictured: Baldwin County School Board Chairman, Lyn Chandler; Milledgeville-Baldwin County Chamber of Commerce President & CEO, Angie Martin; and Milledgeville Branch Manager, Ginger Lasseter. Also pictured are fellow Partners in Education representatives from Karen Rowell State Farm Insurance and Elite Gymnastics.

Mercer Branch Remodel

If you've visited our main branch recently, you've noticed that we're undergoing a major renovation of our interior. It's been over 20 years since the branch was built, and it was time to give the bottom level of the building a facelift.

With new construction comes new furniture and furnishings. That gave us an opportunity to give back to the community and local area schools. The majority of the lobby and office furniture was donated to the Macon Area Habitat for Humanity. Some of it will be used in their administrative offices, while other items will be sold in their ReStore, with all revenue going directly back into building Macon Area Habitat Homes. Additionally, a trophy case was donated to Heritage Elementary School, and an American flag pole was donated to Weaver Middle School.



MDA Golf Tournament

The Macon-Bibb County Fire Department recently hosted its annual golf tournament that benefited the Muscular Dystrophy Association. MidSouth Community was a sponsor of the tournament, which was held at Bowden Golf Course, in Macon.

Pictured: Sgt. Clint Copenhaver, Hartley Bridge Branch Manager, Robin Neisler and Cpt. Chad Davis



We invite you to come visit our newly remodeled branch, with its target completion being December of 2016.

Johnny Appleseed Birthday Winner

Congratulations to 8 year old Bradyn Rutland for being the 2nd Quarter Johnny Appleseed Birthday Winner. Bradyn received \$50 deposited into his Johnny Appleseed account.

