

the MidSouth Community Message

July 2016



A Home Equity Line of Credit to Fit Your Financial Needs

- ▶ No closing costs
- ▶ Credit limits \$5,000-\$100,000
- ▶ No minimum initial advance required
- ▶ Borrow up to 100% of the value of your home*
- ▶ Interest-only during draw period – first 10 years
- ▶ Rates currently as low as 3.50% APR**
- ▶ Interest may be tax deductible***

Get **WILD** About Winning

Sign-up for eStatements by July 31, 2016 and be entered for a chance to win an Ultimate Family Adventure Meal Deal for 4 at Wild Adventures Theme Park, plus a \$30 gas card!

Log into Home Banking at **midsouthfcu.org** to enroll in eStatements today!

No purchase necessary. One winner will be selected at random. Winner will receive 4 one-day park admission tickets and 4 meal vouchers. Odds of winning depend on the number of eStatement enrollments made by July 31, 2016.



478.475.7819
midsouthfcu.org

Qualification is based on an assessment of individual creditworthiness and our underwriting standards. Program, rates, terms and conditions are subject to change without notice. *Property must be primary residence and located in the state of Georgia. Neither modular, nor mobile homes are eligible. ** Annual Percentage Rate as low as Prime +0%. Rates are variable and based on Prime as published in the Wall Street Journal, with a ceiling of 18.00%. ***Consult your tax adviser.

MidSouth
Community
Federal Credit Union

Theme Park Discount Tickets



Log in to access your member discount
sixflags.com/PartnerLogin

Username: **msfcuog**
Password: **SixFlags10**



Begin the Adventure NOW
wildadventures.com/vip

Promo code: **MIDSOUTH**

*Please note that we are not selling
theme park tickets at our branch
locations. Discount tickets are
available online only.*

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Debit Chip Cards are Coming!



2016 Tom Bentley Memorial Scholarship Recipients

MidSouth Community is proud to announce the recipients of its 2016 Tom Bentley Memorial High School and Continuing Education Scholarship programs.

Jaron Jackson, of Macon, has been awarded the 2016 High School Scholarship. A graduate of Westside High School, Mr. Jackson will attend Georgia Tech this summer and major in Applied Mathematics. The high school scholarship is a \$4,000 award that is paid to the recipient's college in installments of \$1,000 per year.

Kayla Watson, of Macon, has been awarded the 2016 Continuing Education Scholarship. Ms. Watson, a 2012 graduate of Rockdale County High School, has earned a degree in Criminal Justice from Middle Georgia State University, and plans to attend Mercer University's Walter F. George School of Law for graduate school. The continuing education scholarship is a \$2,000 award that is paid to the recipient's college in installments of \$500 per year.

Applicants were judged on the basis of grades, SAT/ACT scores, service provided in school and in the community, recommendations by teachers or administrators, and financial need.

This year's Scholarship Committee was comprised of Dr. Ivan Allen, President of Central Georgia Technical College; Beth Byers, Executive Director of Development at Middle Georgia State University; Cindy Cerka, Local Sales Team Leader for 13WMAZ; and Brenda Griffin, Assistant Director of the Business Services Unit for the Georgia Department of Labor.



ATM Deposits Now Available

Now you can deposit **CASH AND CHECKS** at any MidSouth Community ATM!



1 After inserting your debit card into the ATM, you will be prompted to select your language and then enter your PIN. Select either CASH DEPOSIT or CHECK DEPOSIT and follow the on-screen prompts to select the account you want to deposit* into.

2 The ATM will count the cash and display the count, denomination, and total amount of deposit for the member's review before finalizing the deposit. If a check is deposited and the amount cannot be read by the ATM, you will be asked to enter the amount. This will be the only time you have to enter an amount.

3 As an added bonus when depositing a check, your receipt will have an actual picture of the check deposited. If more than one, the back of the receipt will be utilized for additional images.

4 Wait for confirmation and your receipt. Make sure your session has ended and that your account is no longer accessible on the screen before leaving the ATM.

*Funds from deposits may not be available for immediate withdrawal.

Card Fraud

As all financial institutions move forward in implementing chips cards, both debit and credit, card fraud has become more prevalent. Fraudsters have moved quickly in their attempt to compromise cards that are still being processed using the magnetic strips.



Card scammers are now attempting to go unnoticed longer by making smaller transaction amounts in order to appear to be you. **That's why it's important to monitor your account regularly.** Look at account statements as soon as they arrive. Review your account weekly, or even daily, by logging into Home Banking or the MidSouth Mobile app to view

your transaction history. Promptly report any discrepancies of an available balance difference or any unauthorized transaction to a MidSouth Community representative. Take precautions while at the checkout counter, ATMs and gas pumps. Always stand so that no one can see when you enter your PIN into the keypad. If at all possible when at a restaurant, don't leave your card unattended by giving it to your waiter/waitress.

By taking these precautions, or even being more aware of your surroundings, could help thwart a potential scammer.

Junior Deputy Camp

A donation was recently made to the Baldwin County Sheriff's Office.

They held their annual week-long Junior Deputy Camp in June.

Campers learned about all aspects of law enforcement and public safety, while also learning to be respectful and responsible members of the community.

Pictured: Capt. Michael Lumpkin and Milledgeville Head Teller, Jenifer Collis.



Johnny Appleseed Birthday Winner

Congratulations to 9 year old Eric Norman for being the 1st Quarter Johnny Appleseed Birthday Winner. Eric received \$50 deposited into his Johnny Appleseed account.





Let Us Simplify Your Life

MidSouth Community wants you to be able to take us wherever you go! We make mobile banking easy with our MidSouth Mobile app. You can check your account balance, transfer funds, and more – right from your smartphone!

Don't have a smartphone yet or are looking to upgrade? Sign up for the Sprint Credit Union Member Discount and you'll get a 10% discount on select regularly priced Sprint monthly data service.



Local 478.471.9946 or
Toll Free 1.800.736.8407



Our MidSouth Mobile app and the latest smartphone at a great price from Sprint – two ways we can simplify your life!

Visit LoveMyCreditUnion.org/Sprint to find out how you can get the Sprint Credit Union Member Discount.



Rebuilding Together Warner Robins

A donation was recently presented to Rebuilding Together Warner Robins.

The mission of Rebuilding Together Warner Robins is to preserve affordable housing by bringing volunteers and communities together to rehabilitate the homes of low-income homeowners in Warner Robins, Georgia. They assist low-income elderly, veterans and disabled homeowners with much needed repairs to their homes. Since 1996, they have rehabilitated over 1,000 homes in the Warner Robins community.

Pictured: Rebuilding Together President, Jerome Stephens and Watson Branch Manager, Tim Becham.

Holiday Closings

- ▶ Independence Day, July 4
- ▶ Labor Day, September 5

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
ATM

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

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



Federal Credit Union