

At Southern Security,
you're not just a customer,



you're a **MEMBER**
and an **OWNER**

As a Southern Security® member you get better rates, lower fees, fast response to questions and a personal relationship with people who value you.

Become a member today by opening a savings account for as little as \$25.



**SOUTHERN
SECURITY**

Membership. It's all about you.

JOIN AND GROW

Join online, at a branch or by mail by opening a savings account for as little as \$25. It's easy to find our branches at our website or just send a text to 91989 and include your zip code. Southern Security® is a full service financial institution with over 5600 locations nationwide.

SERVICES

FREE checking

- Totally FREE—no monthly fee
 - Earns dividends
 - Free debit or ATM card
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Savings

- Regular Savings – unlimited ATM withdrawals
 - Miscellaneous Savings Account
 - Holiday Club Account
 - Higher earning accts. – Certificates, Money Market
 - IRAs
-

Business

- Revolving line of credit for working capital
 - Commercial real estate
 - refinance, purchase, property improvement
 - Commercial construction loans
 - Equipment loans
-

Loans

- Competitive loan rates— optional payment plans
- Vehicles
 - Motorcycle/watercraft
 - Mortgages
 - Home improvement
 - Signature
 - Much more!
-

Cards

- Gift Cards
 - Reloadable debit cards
 - Travel cards
 - Rewards Visa credit card
-

FREE services

- Bill pay
 - Remote deposit capture
 - E-statements
 - CO-OP ATM network
 - Mobile banking
 - CU Online 24/7 via website
-



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NEW ACCOUNT SET UP

▶ APPLY FOR MEMBERSHIP ONLINE OR IN-PERSON

Online: Visit southernsecurity.org to apply for membership. You will receive your member number and password within 24 business hours.

In-person: You will receive your member number and password in branch.

Thank you for trusting Southern Security with your financial needs!

▶ ACCESS YOUR ONLINE BANKING ACCOUNT

Visit southernsecurity.org or download the mobile app to log into online banking. Your username will be your member number and your password will be the one you receive via email or mail. *Enroll with estatements to save \$3 per month.

Customer Service
800-633-4128
OR
901-452-7900 ext. 4

▶ ACTIVATE YOUR ATM/DEBIT CARD

Your card will be sent to your mailing address on file in an unmarked envelope. Your PIN can be set up using the instructions included with your card. Allow 14 days from the date of your minimum deposit is met for these to arrive.

Shared Branching
The CO-OP Shared Branch network allows members of one credit union to do a range of transactions at another credit union.



▶ FUND YOUR ACCOUNT

You may fund your account with \$25 cash, check or transfer funds from another financial institution. This can be done online, in person or at a shared branching location.

Southern Security
Routing Number
284085168

▶ SETTING UP YOUR DIRECT DEPOSIT

Visit your HR department to have your paychecks automatically deposited to your Southern Security account. This can take 2-3 pay cycles, depending on your employer.

\$25 = 4 accounts
Checking
Savings
Misc. savings
Holiday club

▶ SET UP BILL PAY AND SWITCH OVER AUTOMATIC PAYMENTS

Access your online banking account to set up bill pay for expenses such as rent, utilities, credit cards, etc. *Members must have a checking account to utilize bill pay.

▶ LOCATIONS

Visit southernsecurity.org for a complete list of locations. You can also TEXT your zip code to 91989 to find a list of all shared branching locations closest to you.



Frequently Asked Questions

What is the difference between a credit union and bank?

Banks are for-profit, meaning they are either privately owned or publicly traded, while credit unions are nonprofit institutions owned by their members. Southern Security is a full-service financial institution whose mission is to provide the best possible solutions for our twenty thousand members. This means members generally get lower rates on loans, pay fewer (and lower) fees and earn higher APYs on savings products than bank customers do.

Are my family members eligible for credit union benefits?

YES! All immediate family members are eligible to receive the same benefits as the Southern Security member.

How can I access my account?

By visiting southernsecurity.org or by downloading our mobile app.

What are your hours and locations?

Our branch hours vary by branch, please visit our locations page to learn more about branch location and hours. southernsecurity.org/locations/

What is CO-OP Shared Branching?

The CO-OP Shared Branch network allows members of one credit union to perform a range of transactions at another credit union. Through the CO-OP Shared Branch network, participating credit unions can serve members in diverse geographical locations, even when they move or travel. The CO-OP shared branch network gives you access to 5600+ branches and 30,000 ATMs for free. Find the closest location to you by texting your zip code to 91989 or using the branch locator on our locations page.

What is the difference in share draft and regular share?

You will have one main account number and different suffixes that indicate your different accounts. For example, your checking account is called a share draft or S7 and your savings account is called a regular share or S1.

How do I opt in to estatements?

You opt in for e-statements by logging into your account online, going to online services, estatements, accept and agree to terms. For additional instructions you can visit, southernsecurity.org/wp-content/uploads/2019/12/eStatements-instructions.pdf

I've got bad credit, can you help?

Southern Security partners with GreenPath Financial Wellness that provides you with access to credit & debt counseling, debt management services, and free one-on-one financial counseling and financial education tools. For more information please visit, greenpath.com/southern-security or by calling 877-337-3399.

MEMBERSHIP APPLICATION

Please complete the application here, then print it out, sign and return to Southern Security via mail or in-person.

PRIMARY OWNER (MEMBER)					
MALE <input type="checkbox"/>	LAST NAME (JR., SR.)	FIRST NAME	MI	DATE OF BIRTH	SOCIAL SECURITY #/ TIN
FEMALE <input type="checkbox"/>					
STREET ADDRESS		CITY	STATE	ZIP	HOME PHONE # ()
MAILING ADDRESS <i>(if different from above)</i>		CITY	STATE	ZIP	CELL PHONE # ()
IDENTIFICATION TYPE <input type="checkbox"/> Driver's Lic/State ID <input type="checkbox"/> Military ID <input type="checkbox"/> Passport Other _____	NUMBER	STATE/COUNTRY	EXPIRATION DATE		MEMBERSHIP ELGIBILITY <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Family
	MOTHER'S MAIDEN NAME		EMAIL ADDRESS		
EMPLOYER		DATE STARTED	OCCUPATION/TITLE		EMPLOYER PHONE # ()
EMERGENCY CONTACT	CITY & STATE		RELATIONSHIP	CONTACT'S PHONE # ()	

OWNERSHIP TYPE
<input type="checkbox"/> INDIVIDUAL (Sole Ownership) <input type="checkbox"/> JOINT (Tenants with Right of Survivorship) <input type="checkbox"/> UTMA <input type="checkbox"/> TRUST (Separate Agreement on File)

JOINT OWNER 1, if applicable					
MALE <input type="checkbox"/>	LAST NAME (JR., SR.)	FIRST NAME	MI	DATE OF BIRTH	SOCIAL SECURITY #/ TIN
FEMALE <input type="checkbox"/>					
STREET ADDRESS		CITY	STATE	ZIP	HOME PHONE # ()
MAILING ADDRESS <i>(if different from above)</i>		CITY	STATE	ZIP	CELL PHONE # ()
IDENTIFICATION TYPE <input type="checkbox"/> Driver's Lic/State ID <input type="checkbox"/> Military ID <input type="checkbox"/> Passport Other _____	NUMBER	STATE/COUNTRY	EXPIRATION DATE		
	MOTHER'S MAIDEN NAME		EMAIL ADDRESS		
EMPLOYER		DATE STARTED	OCCUPATION/TITLE		EMPLOYER PHONE # ()

JOINT OWNER 2, if applicable					
MALE <input type="checkbox"/>	LAST NAME (JR., SR.)	FIRST NAME	MI	DATE OF BIRTH	SOCIAL SECURITY #/ TIN
FEMALE <input type="checkbox"/>					
STREET ADDRESS		CITY	STATE	ZIP	HOME PHONE # ()
MAILING ADDRESS <i>(if different from above)</i>		CITY	STATE	ZIP	CELL PHONE # ()
IDENTIFICATION TYPE <input type="checkbox"/> Driver's Lic/State ID <input type="checkbox"/> Military ID <input type="checkbox"/> Passport Other _____	NUMBER	STATE/COUNTRY	EXPIRATION DATE		
	MOTHER'S MAIDEN NAME		EMAIL ADDRESS		
EMPLOYER		DATE STARTED	OCCUPATION/TITLE		EMPLOYER PHONE # ()



