

Sunbelt

QUARTERLY



Central Sunbelt
Federal Credit Union

FOUNDED BY
MASONITE EMPLOYEES 1953

**FINANCIAL
FITNESS**

January 2017

Start the Year

FRESH

by **STAYING ALERT**

NOTHING SAYS "CLEAN SLATE" LIKE A NEW YEAR.

So as we enter 2017, why not take a few minutes and get prepared to stay on top of your finances in a whole new way? With a variety of convenient services to choose from, Central Sunbelt FCU makes it easy for you to stay on top of your finances while keeping an eye out for suspicious account activity:



Sunbelt Cloud Branch

Get into the habit of logging into the Sunbelt Cloud Branch app periodically throughout the day – during your morning cup of coffee, waiting in line, during commercials, etc. – to check in and stay connected to your CSFCU account(s).



e-Alerts

Request to receive alerts through Sunbelt Cloud Branch for cleared transactions, balance limits, withdrawals, and more.



Cloud Documents

Enroll in Cloud Documents to receive electronic notices and statements immediately, rather than waiting for paper ones to arrive in the mail.



Sunbelt Money Manager

Log in to get a snapshot of your financial accounts (regardless of which institution), analyze your current budget, make adjustments when needed, and keep your finances on track.

Save Beyond
the **DOLLAR**

Between family, work, chores, errands, and after school activities, we know life gets busy. And when it does, we know that every minute counts. That's why we're pleased to offer members plenty of ways to not only save time, but money, including:



**Convenient
ATM DEPOSITS.**

Deposit cash and checks any day, any time. Cash deposits are available within one hour, and checks are processed hourly during normal business hours – we even process deposits before and after normal branch hours!

Cloud DEPOSIT.

Too busy to make it to an ATM? That's okay! Deposit checks from virtually anywhere in the world at the convenience of Cloud Deposit in your Cloud Branch app.

Advantage CHECKING.

Forget waiting in line for an ATM – with Advantage Checking, any ATM in the country is free! Simply call a member service representative to switch to Free Advantage Checking today.

Visit www.sunbeltfcu.org to learn more about these and other convenient CSFCU services.

Timely **TAX** Tips



LOOK OUT for These Tax Forms

We will be issuing IRS Forms 1099 and 1098 by the end of January. If you earned \$10 or more in dividends on credit union accounts, paid at least \$600 in interest on credit union mortgages, or received a distribution from an IRA, you should receive these forms in the mail or Cloud documents. If you feel you should receive one of these forms but don't, please let us know.

Choose a Speedier TAX REFUND!

If you're tired of waiting around four to six weeks for your tax refund to arrive in the mail, then it's time to choose direct deposit. By requesting direct deposit, you can have your tax refund electronically deposited right into the financial account(s) of your choice in as little as 10 days. Simply complete the direct deposit line on your tax form, being sure to include your CSFCU account number and routing number (265377633). If you have any questions, please contact the Credit Union at 601.649.7181.



MAKE THE MOST OF YOUR TAX REFUND

When you work hard for your money, you tend to think twice about what you do with it. So when you open your mailbox this year and find your tax refund waiting for you, it's important to remember that it's not just free money the government is handing out to you – it's your hard earned-money that they're giving back to you.

Here are a few ways to help you make the most of that hard-earned money:

- Direct the money to your retirement account and allow compounding interest to multiply your refund over the next few decades.
- Contribute to or establish an emergency savings account. That way, you can avoid amassing credit card debt in the event of a job loss, medical emergency, or car or home repairs.
- Maximize your money by using the funds to pay down high-interest credit card debt. It's a great way to put a dent in your balance while avoiding hundreds of dollars in interest fees.



WATCH OUT for TAX SCAMS

As filing season opens, the IRS urges taxpayers to be aware that tax-related scams using the IRS name escalate during this time of year. Tax scams can take many forms, including perpetrators posing as the IRS via email, telephone, social media, and even text messages.

Please be aware that the IRS will not call you to demand immediate payment, and if you do owe taxes, they will not call you without first sending you a bill in the mail. They will never demand that you pay taxes a specific way, ask for your debit or credit card number over the phone, or threaten to bring in police or another agency to arrest you for not paying.



You're Invited

to the

ANNUAL MEETING

Thursday,
March 23, 2017
at 6:00 pm

Jones County Junior College
Technology Center,
Ellisville MS

Nominees for Election 2017: The Nominating Committee has nominated two (2) members to fill two (2) vacancies on the Board of Directors. Additional nominations may be made by petition.

NOMINEES FOR THE BOARD OF DIRECTORS 2017

CHRIS DIABIN (3 Year Term)

- Credit Union member since 1985
- Served on Supervisory Committee 1988-1995
- Credit Union Director since 1996
- Served as board Chair, Vice Chair, and Secretary/Treasurer
- Participates in numerous credit union related seminars and conferences
- Represents the credit union annually at the Governmental Affairs Conference, Washington DC
- Employed as Corporate Accounting Manager, Hood Industries, Inc.
- Other volunteer positions include: Past President, American Business Women's Association, Hattiesburg MS; Board of Director, Women in Oil Industry
- BS, University of Southern Mississippi, Hattiesburg, MS

JOE HANCOCK (3 Year Term)

- Credit Union member since 1972
- Served on Credit Committee and Nominating Committee
- Credit Union Director since 2003
- Served as Board Secretary/Treasurer
- Represents the Credit Union annually at the Governmental Affairs Conference, Washington, DC
- Participates in numerous credit union related seminars and conferences
- Retired as Receiving and Warehouse/Stores Supervisor, Laurel Machine & Foundry
- Served in Mississippi National Guard for 10 years
- Attended Jones County Junior College, Ellisville, MS

How To Nominate By Petition: The petition must contain the signatures and account numbers of at least 339 members. To be effective, such nominations must be accompanied by a brief statement of qualifications and biographical data, and a signed certificate from the nominee stating that he/she is agreeable to nomination and will serve if elected.

The petition must reach the Nominating Committee, Central Sunbelt Federal Credit Union; Post Office Box 2457; Laurel, MS 39442-2457 no later than February 10, 2017.

If valid nominations are received by petition, a ballot will be prepared and sent to all eligible voters.

Election results will be announced at the Annual Meeting on March 23, 2017.

ANNOUNCEMENTS

CHANGES IN EFFECT STARTING FEBRUARY 1ST, 2017

- **Sunbelt 50 is being changed to "Sunbelt 60"** and will now include free paper statements, checks, and Cloud Pay (electronic bill pay).
- **All members may receive 1 free card (ATM, Debit, Credit) replacement per year.** Additional cards are subject to a \$15.00 replacement fee.
- **Non-qualifying Advantage Checking account fee - \$3.00.**
- **Paper statements fee - \$2.00** (ages 16-59).
- **Member Rejoin Fee - \$5.00** (\$50.00 if any previous account has been charged off).

Recovering FROM THE Holidays

If the joys of the holiday season are quickly becoming your financial woes of the New Year, Central Sunbelt Federal Credit Union would like to offer a few tips to help your holiday memories stay sweet and your new year filled with financial promise.

CONSOLIDATE YOUR DEBTS. With our low-rate Debt Consolidation Loan, you can combine your high-interest credit card balances and other loans into one monthly payment that's more affordable and easier to manage.

CREATE A DEBT-FREE PLAN. With Sunbelt Money Manager, you can get an overview of your current financial status and strategize the quickest and most financially effective get-out-of-debt plan to save money and get ahead as quickly as possible.

AUTOMATE YOUR SAVINGS. Utilizing our recurring transfers service is an easy and effective way to recoup any savings you may have dipped into during the holiday season and to start building a solid fund for the year to come. Simply choose how much and how often you'd like funds transferred to your savings account, and we'll take care of the rest.

Stop by the Credit Union to learn more about these and other ways CSFCU can help you start recovering from the holidays today.



YOUR VOLUNTEERS

DIRECTORS

Dale Wood, *CHAIR*

Chris Diabin, *VICE-CHAIR*

Kaye L. Ray, *SECRETARY/TREASURER*

Edwin Todd | Joe Hancock

Thomas I. Williams | Robert Dearman

SUPERVISORY COMMITTEE

Jolynda Moorer, *CHAIR*

Susan McCall | Dusty Holifield



AT PARTICIPATING LOCATIONS



Federally insured by NCUA.



Qualifying required for financing.
APR = annual percentage rate.



Central Sunbelt
Federal Credit Union

MAIN OFFICE

1506 Congress Street | Laurel, MS 39440
Fax 601.518.1167

SAWMILL ROAD

734 Sawmill Road | Laurel, MS 39440
Fax 601.425.9955

LINCOLN ROAD

1857 Lincoln Road | Hattiesburg, MS 39402
Fax 601.261.5596

WESTOVER DRIVE

112 S. Westover Dr. | Hattiesburg, MS 39402
Fax 601.264.0474

MCCOMB

1417 Aston Avenue | McComb, MS 39648
Fax 601.684.1953

WAYNESBORO

345 Central Road | Waynesboro, MS 39367
Fax 601.509.1075

PETAL

1859 Evelyn Gandy Parkway, Suite 10
Hattiesburg, MS 39401-1069
Fax: 601.682.0057

HOURS

Hattiesburg, Laurel, & Waynesboro
Business Hours:

Monday - Thursday | 8:30 a.m. to 4:30 p.m.
Friday | 8:30 a.m. to 5:30 p.m.
Saturday: Lobby | 9:00 a.m. to 12:30 p.m.
(excluding Congress Street and Waynesboro offices)
Saturday Drive-Thru | 9:00 a.m. to 1:00 p.m.
(excluding Waynesboro office)

McComb Business Hours:

Monday - Thursday | 9:00a.m. to 5:00p.m.
Friday | 9:00a.m. to 5:30 p.m.

Petal Business Hours:

Monday - Friday | 8:00a.m. to 5:30p.m.
Saturday | 9:00a.m. to 1:00 p.m.

Member Service & Loan Services Hours:

Monday - Friday | 9:00a.m. to 5:30p.m.

ATM Services Hours:

Monday - Saturday | 5:00a.m. to 10:00p.m.
Sunday | 6:00a.m. to 9:00p.m.

Teller Plus Hours:

Monday - Friday | 8:00a.m. to 5:30p.m.
Saturday | 9:00a.m. to 1:00 p.m.

IMPORTANT NUMBERS

MEMBER SERVICES

601-649-7181

Option 1: Sunny 24/7 Audio Teller

Option 2: Member Services Department

Option 3: Fraud Department

Option 4: Lending Department

Option 5: Branch Location Information

Option 6: Financial Counseling

www.sunbeltfcu.org