

# You always get the most for your money.

The Southern offers all kinds of loans. Our competitive rates  
& flexible terms equal savings for you.

## List of Products & Services

### Products:

- Regular Share Savings Accounts
- Share Draft Checking Accounts
- ATM and Visa® Debit Cards
- IRAs: Traditional and Roth
- Share Certificates of Deposit:  
91-Day to 5-Years
- Christmas and Vacation Club  
Accounts
- Visa Credit Cards: Classic, Gold  
and Platinum
- Visa Gift Cards
- Fast Cash – Personal Line of Credit
- Personal Loans
- Auto Loans: New and Used
- Recreational Vehicles and Airplane  
Loans
- Mortgages:  
First and Second Mortgages  
Vacation and Second Homes  
Home Equity Lines of Credit

### Services:

- Overdraft Protection
- Website with Online Banking  
and Bill Pay
- Electronic Statements
- TellerPhone – 24/7 Automated  
Account Access
- Direct Deposit and Payroll  
Deduction
- Safe Deposit Boxes
- Notary Public Service
- Mobile Banking
- Wire Transfers
- Extended Warranties
- Credit Disability and  
Credit Life Insurance
- GAP Insurance



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Call 706.298.4981 or go to [www.southernonline.org](http://www.southernonline.org) for more information.