

Wishing You and Your Family a Happy New Year!

On behalf of the entire New South Staff, Board, and Committee members, we wish you and your family a very Happy New Year. We're proud that you've chosen to be a member of New South and want you to know that we work very hard to meet all your financial needs. We would love to be the FIRST PLACE you call when you need any type of financial assistance.

As we begin a new year it's a great time to make and review financial plans. Make sure to read the article on the back "Financial Tips for Life" for more detailed information. Here are a few things to consider as you're making plans:

- **Make a Savings Goal** - set aside money each month with our Direct Deposit
- **Review your Loan Rates** - move higher interest loans to New South
- **Review Credit Card Balances** - plan to pay them off and/or move them to New South and save



We are here for you. Please don't hesitate to call if you have any questions or need financial assistance of any kind.

Thank you for entrusting us and Best Wishes for a Happy and Prosperous New Year!

\$2,000 Life Insurance Benefit for Railroad Retirees.

As a member of New South, we wanted to make sure our railroad related members and their families are aware that the surviving family members of railroad retirees may be eligible for a \$2,000 life insurance benefit. Most retired railroad employees were covered under a group life insurance that made them eligible for a \$2,000 retiree life insurance benefit. The insurance is free to those eligible retirees and is administered by MetLife for all retirees from railroads participating in the NRC / UTU Health & Welfare Plan and the Railroad Employees' National Health and Welfare Plan.

We are recommending that all retired railroad employees or their family members, stop by our main office or contact us. We have created a helpful document that provides information about the policy along with important contact information. The document can help you to determine if you are covered, to file a claim, or obtain a change-of-beneficiary card. If you are covered, we are recommending that you keep the document with other important documents in the event you need to update the beneficiary or file a claim.

Again, please stop by the main office or contact us at: (865) 523-0757 for complete information.

Holidays:

All branches will be CLOSED to observe the following holidays:

Monday	January 1 (2018)	Observing New Year's Day
Monday	January 15	Martin Luther King Day
Monday	February 19	President's Day
Friday	March 30	Good Friday

NEW SOUTH – The Better Way to Bank!

Thank You

Our credit union staff, board of directors, senior management and membership would like to extend a heartfelt "Thank You" to Mr. Gary Watson, who retired from the board of directors in Fall 2017. Gary served as a New South Board of Director Volunteer from 2000 - 2017. We want to extend special thanks and recognition to Gary for all the countless volunteer hours he put in as a board member - We appreciate you, Gary!

We would like to send our love and best wishes to Mrs. Martha Russell, who announced her official retirement from the New South staff in October 2017. Martha joined our New South team when we merged Volunteer Federal Credit Union into our credit union family in 2003. Martha's love of life and sweet smile made working together fun and she is loved by staff and members alike. We will miss you, Martha!

Board Nominations

Now through January 31st, the Nominating Committee will be accepting nominations for our Board of Directors. They will interview each candidate then make recommendations for each position within 60 days of the scheduled annual meeting. Anyone not recommended by the committee but interested in serving, may petition a membership vote. If you're interested in nominating a member for consideration, please contact the credit union. You will be contacted by a member of the nominating committee.

IMPORTANT: If you plan on traveling outside of the U.S. or the state and will be using your debit card, it's important to let us know at least a week in advance. This allows us to let our fraud monitoring system know and lift any "blocked" areas that are known for high fraud activity.

Did you do a lot of Holiday Shopping?

You may have had fun playing Santa and shopping, but now you're paying the price with all those post-holiday bills! Don't worry – you can consolidate all your holiday debt into one simple monthly payment with a Signature Loan from New South. We offer low rates and flexible terms.

Don't pay outrageous interest rates and spend time writing/mailing checks to several lenders. If you consolidate several high interest credit cards into one lower interest loan with us, you'll save big! You could lower your monthly payment while saving hundreds or thousands over time. Some restrictions may apply.

Get those bills paid in no time! Contact our loan department and let us help you start your year right. (865) 523-0758, ext. 352



Contact Information

Knoxville (Main office):

phone (865) 523-0757
 fax (865) 637-6535
 address 3261 N. Mall Road
 Knoxville, TN 37924

Maynardville branch:

phone (865) 862-6352
 address 4587 Maynardville Hwy.

News Sentinel branch – Knoxville (KNS Employees Only)

phone (865) 342-6932
 address 2332 News Sentinel Drive

Rutledge branch:

phone (865) 828-6100
 address 7701 Rutledge Pike

Payments by Mail:

address 3261 N. Mall Road
 Knoxville, TN 37924

E-Mail:

service4u@newsouthcu.com

Website and Online Banking:

www.newsouthcu.com

Mobile Banking:

m.newsouthcu.com

Automated Account Access: (by phone)

(865) 673-8328

VISA:

Lost/Stolen 1-800-449-7728
 Activation 1-800-654-7728

MASTERCARD: After Business Hours Only

Lost/Stolen 1-800-264-5578
 Activation 1-800-448-8268

Hours of Operation:

Monday 8:30 - 4:30
 Tuesday 8:30 - 4:30
 Wednesday 10:00 - 4:30
 Thursday 8:30 - 4:30
 Friday 8:30 - 5:30



Financial Tips for Life!

Ways to Save in 2018.

Saving money should be at the top of every ones New Year's Resolutions. Make it a high priority and you'll reap the benefits for years to come. At New South, we can help you develop a plan. Check out the tips below, and contact our office to speak with someone for more money saving advice.

REFINANCE A LOAN to NEW SOUTH

If you have a vehicle loan somewhere other than New South, you're probably paying too much in interest. By refinancing and lowering your rate and/or payment you could save hundreds or even thousands of dollars over the life of the loan! Ask a loan officer how we can Beat Your Rate!

DIRECT DEPOSIT and ONLINE BANKING

Have your paycheck directly deposited to New South and use our FREE online banking and Bill Pay. There's no hassle. You'll also save time, money, and gas.

CREDIT CARD CONSOLIDATION

Holiday bills can get out of control. Call our loan department about consolidating your credit cards into ONE low rate and ONE easy payment.

SWITCH any "BANK ACCOUNTS"

If you still have accounts at a bank, New South can offer you all the convenience you expect without any of the fees! You can save hundreds a year by having your checking account with us. With our checking accounts, we guarantee:

- No Monthly Fees
- No Service Charges
- No Per-check Fees
- Loan Rate Discounts
- No Minimum Balance Required
- FREE First Box of Checks
- FREE ATM Transactions
- FREE ATM /Debit Card

Let someone else pay outrageous bank fees. Make the switch to Free Checking with New South!