

Membership

Unique Advantages

Exemplary service, ownership and lifetime membership make credit unions unique. When you join, you become an actual owner of Southern Security Federal Credit Union. Because you share in ownership of the credit union, you enjoy services at significantly lower costs than other financial institutions, in addition to higher dividends on your savings and lower rates on any loans. You will also find fewer fees charged and lower fees, too. Southern Security does not run a credit report prior to approving membership or the Primary Share Savings account.

Eligibility Requirements

- Any employee or retiree of a sponsor company is eligible for membership, or you may join if you have family who is a member (see below).
- Membership begins with a share of \$25 deposited into your Primary Share Savings account. By maintaining a minimum balance of \$25, you can retain your credit union membership for life and continue to take advantage of our services – even if you no longer work for a sponsor company.
- To determine if your employer is affiliated with Southern Security, contact us at 901-452-7900.

Family Membership

Members of Southern Security can offer credit union membership to immediate family* members allowing them access to low-cost financial services. To have a family member join the credit union, visit any Southern Security location with the family member present. Or simply request a family member authorization form. This does not mean you are responsible for your family member's accounts (including loans). You're simply offering them the chance to take advantage of the same low-cost financial services you enjoy.

**Immediate family member includes spouse, child, sibling, parent, grandparent or grandchild.*

Once a Member, Always a Member

Once you join Southern Security and become an active member in good standing, you can maintain your membership, regardless if you change employers or move. An active member is one who maintains the minimum balance in their account and has at least one transaction every 12 months.