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President’s Message
2016—Another Fantastic Year

The end of the year is always an exciting time and at Southland, I am especially excited. Before our branches are adorned with festive decorations for the holidays, we will be preparing for a season to celebrate our Members! This means more enhanced products and services to meet your financial needs while helping to keep some extra money in your accounts.

Over the past several months, Southland has made significant investments in upgrading our VISA credit cards. We have unveiled a special new promotion to lower your payments and also began to provide “in-house” servicing for our credit cards. The result is a more cohesive experience for our Members because it helps fulfill our mission of significantly enhancing the value you receive with your membership.

A Season Of Giving
While Southland generously supports many local charities and non-profits, I am always encouraged to hear stories of how our Members provide a positive impact in our communities. It is through the spirit of giving that I find true meaning as we continue to endeavor to improve the lives of those less fortunate.

I am personally very proud of the success that Southland has had in helping the communities we have served for the past 80 years. As you plan for your holiday celebrations, I encourage you to consider contributing or volunteering for a special cause in your community. Collectively, we can make a positive difference and be a force for good.

A Sincere Thank You & Farewell As Your Credit Union CEO
I am very fortunate to have had many blessings in my life. Amongst my most cherished are my family, friends, and working in the service of the Members of Southland Credit Union as your President and CEO.

My years serving as your President and CEO have been most rewarding and I am deeply honored to have been able to experience the powerful personal victories and stories many of our Members have created during my tenure. From helping a fresh-out-of-college engineer receive her first car loan, then later helping her buy her first home, to assisting a struggling family receive an emergency personal loan only to see them thrive for years after, stories like these carry more than pride for a job well done. They carry a message of hope. Hope that there really are financial institutions that truly care about your family’s future and prosperity.

I plan to retire from Southland effective January 2, 2017, and I am confident the legend of Southland will continue to provide hope for many more countless families. The team at Southland is committed to keeping your interests as the only priority and this is why I am confident that Southland’s Thomas Lent is without question the best next leader for our Credit Union. Tom brings a wealth of experience, including more than eight years as Southland’s Executive Vice President and CFO.

This being my last message to you as your Credit Union’s President and CEO, I wish you and your families health and happiness this holiday season and an even brighter future beyond.

Ferris R. Foster
President and Chief Executive Officer

www.SouthlandCU.org
Thank you
Celebration of Service
We Thank and Honor Ferris R. Foster, President & CEO

There has never been a more transformative time in Southland's 80-year history than in the past decade.

Since 2007, Southland has grown to become one of the strongest Credit Unions in Southern California. Assets increased from under $400 million to over $600 million and Southland welcomed over 24,000 additional Members. The Credit Union also brought on five additional partners through mergers and acquisitions, increasing the number of employees to over 100.

Southland’s President and Chief Executive Officer during that time has been one man—Ferris R. Foster.

“I am proud and honored to have led the amazing team at Southland as your President and CEO for the past ten years,” said Foster, who announced his retirement from the Credit Union effective at the start of the New Year. “We have not only safely guarded our Members’ deposits, we have expanded the Credit Union by adding valuable services and products.”

The past ten years have seen many challenges, but Foster, who holds degrees from Syracuse and Golden Gate University, has held steadfast to his philosophy of building an organization based on strong financial performance. He credits this approach, which helped Southland successfully navigate the Credit Union through the 2008 financial crisis while many other organizations failed.

“I am proud and honored to have led the amazing team at Southland for the past ten years.”

“Ferris has been a strong proponent in advocating for the Members and keeping their accounts safe,” said Rene LeJay, Senior Vice President and Chief Operating Officer. “His voice has been instrumental in getting Southland where it is today.”

Foster has also presided over significant leaps in technological enhancements to make banking more convenient for Southland Members. From the addition of home banking check deposits to the Southland smartphone mobile banking app, Southland’s banking technology has kept at the forefront with the needs of the Members.

Foster’s retirement fulfills Southland’s succession planning with the announcement of Thomas Lent, Southland’s Executive Vice President and Chief Financial Officer, taking over as CEO.

“Our Credit Union is strong and Southland will only become stronger because of the foundation we have built,” said Foster. “I am excited for the future of Southland Credit Union.”
Our Community
Southland in the Community

We value the communities we serve and we are proud to support the events that mean the most to those communities. Highlighted are a few events in which your Credit Union has recently participated:

Southland Sponsored—Team Southland Events
July—September 2016:
Cypress 5k and Festival – July 23

Upcoming Events:
Los Alamitos Wings Wheels & Rotors—Sunday, October 23
Los Alamitos School Ghoul Run—Sunday, October 30
Seal Beach Christmas Parade—Friday, December 2
Los Alamitos Winter Wonderland—Saturday, December 3

Call for Nominations
Southland Board of Directors and Supervisory Committee

It’s almost time for Southland Credit Union’s 2017 Annual Meeting and Elections. Members are invited to attend on Thursday, March 23, 2017, at 6:30 p.m. Location and additional information will be available at a later date.

The following volunteer official positions are up for election:

Board of Directors—There are two (2) positions up for election. These positions are each for three-year terms. The candidates receiving the highest and second highest number of votes will be elected.

Supervisory Committee—There is one (1) position up for election. This position is for a three-year term. The candidate receiving the highest number of votes will be elected.

Nominations
Qualified Members may be nominated by one of two methods:

1) Nomination by the Nominating Committee. Eligible Members who wish to be considered for a position need to obtain and complete a Nomination Election Package from the President/CEO at the address provided below.

2) Nomination by Petition. Candidates choosing to petition to run for election for the Board of Directors or Supervisory Committee must obtain and complete a Nomination Election Package, including a Petition Form. To be eligible to run by petition, candidates must submit the following documents to the Credit Union at the address below: 1) Nomination Election Package; and 2) Petition Form signed by eligible voting Members. To be valid, the number of signatures on the Petition Form must be the greater of (i) one-twentieth (1/20) of 1% of the Members entitled to vote or (ii) a minimum of one hundred (100) Members.

Petitions must be submitted by February 1, 2017 to the following address:
Southland Credit Union
Attn: President & CEO
10701 Los Alamitos Blvd.
Los Alamitos, CA 90720

During the Annual Meeting, nominations will not be allowed from the floor. An election will not be conducted by ballot unless there is more than one nominee for each position.

For more information on becoming a Southland volunteer, visit www.SouthlandCU.org for details.
Partner Spotlight

Proud Business Partners Offering Southland Membership

Over 300 businesses, governments and non-profits call Southland their Credit Union! Each day we bring the Credit Union experience to their work place. Here are a few places we recently visited:

Big Blue Bus—Membership and Information Session, Santa Monica
Wyndham Anaheim Hotel—Health & Wellness Fair, Anaheim
City of Carson—Open Enrollment, Carson
Los Alamitos Chamber of Commerce—Networking Breakfast, Los Alamitos
City of Lakewood—Open Enrollment, Lakewood
Los Angeles County Sanitation District—New Employee Orientation, Los Angeles
RELAC—General Membership Meeting
Los Angeles County Dept. Mental Health—New Employee Orientation, Los Angeles
Internal Revenue Services—Employee Health Fair, Los Angeles
Tarzana Treatment Center—New Hire Orientation, Reseda
MightyFine—CU & Mortgage Information Session, Los Angeles
Big Blue Bus—Union Meeting Presentation and Dinner Sponsorship, Santa Monica
LA County Parks and Recreation—Employee Picnic, Arcadia Regional Park
City of Los Alamitos—Employee Open Enrollment, Los Alamitos
Santa Monica Well Being—Buy Local Festival, Santa Monica
City of Lawndale—Employee Benefit Fair, Lawndale
Bryan Cave LLP—Employee Health Fair, Santa Monica
LA Community Development Commission—CU Information Session, Alhambra

Welcome to our New Partner(s):
McDonald’s (Piazza Family Restaurants), Lakewood

Mika Yamamoto, Regional Operations Manager and John Wicker, Director of LA County Parks with Southland’s Becky Marez at Arcadia Regional Park
Southland Credit Union announced that Thomas Lent will become its new President and CEO, succeeding Ferris R. Foster, current President and CEO, effective January 2, 2017.

Walter Finnigan, the Chairman of the Board of Southland, explained in a statement that Lent follows the credit union’s succession plan, “ensuring the continuity of exceptional leadership.”

“We are confident that Tom is the right caliber of leader to guide Southland to continued future success,” Finnigan said. “He brings a wealth of knowledge and he is highly respected in the Credit Union industry. I know our members will benefit greatly with his leadership.”

Lent served as EVP and CFO of Southland Credit Union for the past eight years, overseeing the finance and lending divisions, and has over 30 years of experience in the financial services industry. He is a CPA and a past partner at McGladrey & Pullen (RSM US), the fifth largest CPA firm in the nation.

“I firmly believe in our mission of providing valuable financial services for our Members and I look forward to working with my fellow industry leaders in advancing the Credit Union movement,” said Lent.

Q & A with Southland’s New Autoland Consultant

Christine Echevarria

Long before the doors open to Southland’s Downey Branch, Christine Echevarria is hunkered down at her desk with a list of car dealers and brokers she needs to call.

“You have to start early to find the exact car a Member wants. They are all important and I appreciate the Member who knows what they are looking for.”

As an Autoland consultant, Christine helps Members find the car they are looking for. She provides car buyers with the best deal and works with car dealerships. Members are able to work with a consultant from the Credit Union and even take delivery of their car at the branch.

“There are always the ‘hot’ cars on the market,” Echevarria explained. “I always start early. I may be able to secure that car for a Member and have it delivered to the branch that afternoon.”

The Southland Times sat down with Christine to learn more about her position and for some advice on buying your next car.

Southland Times: What is the first thing you ask a Member when they are interested in buying a car?

Christine Echevarria: ‘What is the most important thing for your new car?’ For some it’s all about the payment and need. They may only have $200 a month to spend and they need a reliable car to get to work. They may not care if that car is a Honda or a Toyota -- it just needs to work with their budget and lifestyle.

For others it’s about finding the perfect car. They usually have something very specific in mind, with specific options. We can help Members with any type of request.

ST: What’s the best part about your job?

CE: (Laughs) Exceeding a Member’s expectations! I have had a Member call me in the morning asking for a new Honda. They thought it would be a long process -- like going to a car dealer. I had their new Accord delivered to the Downey Branch by the time they ended their shift that same day! I really enjoy helping Members save the time and frustration of going to a dealer.

ST: What is the most in demand car on the market right now?

CE: It has to be Toyota. Really any of the Toyotas because they are providing two years or 25,000 miles of free maintenance. When they tell me it’s a no-brainer. You have basically a big saving.
Long before the doors open to Southland's Downey Branch, Christine Echevarria is hunkered down at her desk with a list of car dealers and brokers she needs to call.

"You have to start early to find the exact car a Member wants," says Echevarria. "Color, mileage, options, they are all important and I appreciate the Member who knows what they want in their next car."

As an Autoland consultant, Christine helps Members find their next new or used vehicle. The free service relieves car buyers of the hassles of searching websites and classifieds or calling car dealerships. Members are able to work with a consultant to find a vehicle, finance it through the Credit Union and even take delivery of their car at the branch.

"There are always the 'hot' cars on the market," Echevarria explained. "Cars may have come in on a trade overnight and if I start early I may be able to secure that car for a Member and have it delivered to the branch that afternoon."

The Southland Times sat down with Christine to learn more about her position and for some advice on buying your next car.

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Southland Times: What is the most in demand car on the market right now?

Christine Echevarria: It has to be Toyota. Really any of the Toyotas because they are offering very good rebates and they are providing two years or 25,000 miles of free maintenance. When I inform the Members of these specials, they go for it. They are offering very good rebates and they are providing two years or 25,000 miles of free maintenance. When I inform the Members of these specials, they are very happy.
Southland Credit Cards

Why Bringing VISA Credit Cards “In-House” is a Big Deal

“Sometimes growth happens gradually over time, in small steps, but working towards a larger goal,” explained Matt Herrick, Southland’s Vice President of Sales & Marketing. “Then there are times you take a big leap. Southland now servicing our credit cards with our own staff is exactly that – a giant leap towards providing a better experience for our Members.”

The idea to move servicing of credit cards from an outside vendor to Southland’s staff had been in the Credit Union’s strategic plan for the past few years. With contracts coming due for renewal, and with the urgent need to enhance service, Southland’s card services team started a large push to bring this idea to reality.

“We knew the transition would be tough,” said Jose Valentin, Southland’s Card Services Manager, “but we executed a plan that included reissuing all of our credit cards and training our staff at the branches and our telephone service center.”

The transition away from the third-party vendor gives Members one place for their Southland accounts, including their credit cards. Members can view their credit card account online along with their checking account or call the service center to inquire about any of Southland’s products. “We also extended our instant issue of cards to our VISA credit cards,” said Herrick. “If you need a new card, even if you apply for a brand new VISA, you can walk out of a Southland branch with the card that same day.”

Southland’s credit cards plan calls for additional products in the near future, including cash-back and low intro rate promotional credit cards. For more information on Southland’s VISA Credit Cards, including current promotions, visit SouthlandCU.org.

Everyday Freedom
Southland
VISA®

• No Annual Fee
• ZERO Liability**
• And So Much More!

Apply Today!

*APR=Annual Percentage Rate as of 10-1-16. 0.00% introductory APR for one year, based on your creditworthiness, available on Platinum cards only. Not every applicant approved for the Platinum card will qualify for the intro rate. After that, your APR will be 9.24% - 12.24%. This APR will vary with the market based on the Prime Rate. Classic cards APR of 15.24% - 17.24% based on your creditworthiness and will vary with the market based on the Prime Rate. Balance transfer, cash advance, foreign transaction, and other fees may apply. Terms, features, programs, and conditions subject to change. **Program conditions and restrictions may apply.
Finding the Right Realtor

By: Randy W. Hill, First Team Real Estate

People spend weeks online researching their next car purchase but work with the first realtor they run across. Realtors are not all created equally. One of the most basic differences between realtors is full time versus those who supplement their day job or work as a hobby. It is important to work with an agent who actually writes contracts and negotiates on a daily basis. These agents are up to speed with current market conditions and the relevant paperwork.

Negotiation style is an important differentiation among realtors. Realtors who have experience tend to be better negotiators. Those who do very few deals tend to fear negotiating. There is no “one size fits all”. The type of market has to impact negotiating styles. There is a big difference between a buyer who is negotiating with a seller as opposed to one who is negotiating to get an offer accepted among several. A good negotiator will be able to adapt their style to whatever serves the client best. Using an agent who plays well with others can be very helpful. There are certainly realtors out there who are a pleasure. They communicate well, prepare documents accurately and create an atmosphere of cooperation. Deals just tend to get done with better agents.

Your realtor should understand the market where you will be working. Real estate is local. You want an agent who recognizes the characteristics that make one home more desirable than another in a given community. As a buyer, you want to make sure you’re getting the best home for your money. As a seller, you want to make sure your home is marketed to attract the most and best buyers.

Another aspect that tends to get neglected until it’s too late is communication style. You want to have someone who communicates the way you prefer. How often do you want to hear from me? What is your preferred method? You also need to pay attention from the very beginning to make sure the agent hears what you say and gives you the attention you deserve. I am convinced a good agent is a loyal servant. They should be able to provide references or testimonials that reinforce a servant’s heart.

Of course, you want to make sure your agent has the requisite credentials. Constantly learning and improving through continuing education will benefit clients and keep agent’s skills sharp. Partnering with a lender like Southland Credit Union helps makes offers stronger and more likely to be accepted.

About Randy W. Hill, First Team Real Estate
Randy has been a real estate investor since 1990 and broker since 2008, and he is a part of the Southland Credit Union – First Team Real Estate “Realtor Advantage” program.

Randy focuses on properties around the Los Angeles / Orange County border, including Los Alamitos, Rossmoor, Seal Beach, Long Beach and Lakewood. He has earned numerous professional designations including, CRS, ePRO, Probate Specialist, Auction Specialist and Apartment Owner’s Association member. Randy has served numerous non-profits and credits his Hall of Fame success to making service a priority for his clients.
Need help managing your financial life? An investment professional is a tremendous resource to tap for financial planning information throughout your lifetime. For instance, your financial advisor can help you with:

**Short-term savings:** Avoid piling up debt when unexpected expenses come your way by having at least three months of living expenses available at all times. If you don’t have an “emergency” fund, your financial advisor can help you figure out how to build one.

**Investing for long-term goals:** Your investment professional can help you determine how much you will need to retire and then work with you to build a portfolio to pursue the kind of retirement you have in mind. He or she can also help you come up with creative funding solutions for your children’s education.

**Estate planning:** Contrary to popular thinking, estate planning is not just for the wealthy. Creating a will and naming a health care proxy (someone who makes medical decisions for you if you are incapacitated) and durable power of attorney (someone designated to decide financial matters if you are unable to do so) can make sure your wishes are honored. Consider using a qualified professional to develop an appropriate plan.

**Three Tips for a Smooth Financial Meeting**

Prepare for an appointment with a financial advisor by keeping this pre-meeting checklist in mind.

1. Organize your thoughts and set priorities. Think about your financial goals and time frames. Your advisor will be able to help you review these issues and match them to your tolerance for investment risk. Also discuss your top areas of financial concerns, such as reducing debt.
2. Gather the appropriate paperwork. You’ll likely need to bring financial documents, such as investment account statements and tax returns, to your first meeting. Call in advance and ask what documents would be helpful.

3. Prepare questions for your advisor. It’s important that you feel comfortable with your advisor and the services provided. Ask about the type and level of advice you should expect. Talk about how often you should meet for a “checkup” or to rebalance your portfolio.¹

For more information or to schedule a free consultation, contact your LPL Financial Advisor, Steven Lakso, at 562.936.8714.

Source/Disclaimer:
1) Rebalancing strategies may involve tax consequences, especially for non-tax-deferred accounts.

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Need help managing your financial life?

A financial professional can be a great resource for financial planning information throughout your lifetime.

Looking for a rewarding career?

Come join our team!

Visit www.SouthlandCU.org for more on available career opportunities.

www.SouthlandCU.org
Credit Union Membership
Your Employees Will Thank You for It

As a business organization, you are always looking for new ways to bring benefits to your company and its employees. Consider offering Southland Credit Union membership!

Credit Union membership is a great way to show your employees you care about them and their financial well-being. It costs you nothing to provide, and gives your employees the opportunity to get lower rates on loans and higher dividends on savings.

When you partner with Southland, you’ll gain valuable benefits and a financial partner. We are here to provide the following free services and help you introduce these new benefits to your employees.

Southland Partner Benefits:

- On-site employee orientations
- Lunch & Learns
- Financial workshops
- Membership kits
- Employee incentives
- Health Fair/Benefit Fair participation
- Paycheck stuffers and posters
- Financial consultations

Southland is a full-service, not-for-profit financial institution serving individuals and businesses in Orange County, Artesia, Bellflower, Brentwood, Cerritos, Culver City, Downey, Downtown & West Los Angeles, Hawaiian Gardens, La Habra Heights, La Mirada, Lakewood, Long Beach, Mar Vista, Marina del Rey, Norwalk, Pacific Palisades, Paramount, Santa Fe Springs, Santa Monica, Signal Hill, and Venice.

Join and experience the Southland Credit Union difference! Call Becky Marez, Business Development Officer (LA Area), at 562.841.0145, Kim Ortiz, Business Development Officer (Orange County Area), at 626.388.5723, or contact a Financial Service Representative at 800.426.1917. We look forward to serving all your financial needs.
MEMBERSHIP APPLICATION

I would like to apply for:

☑ Savings (Required for Membership)
☐ FREE Checking (with VISA Debit Card)
☐ Holiday Club
☐ Other

☐ Vehicle Loan
☐ Home Equity Loan
☐ Money Market Account
☐ Certificate Account
☐ Add-On Certificate Account

In this Signature Card, “I” and “My” mean each and every person who signs below and as Joint Tenant. “You” and “Your” mean Southland Credit Union. If I am not currently a Member, I hereby make application for membership in SOUTHLAND CREDIT UNION. Each applicant for membership certifies that he or she is within the Credit Union’s field of membership. I agree that you may retain this Signature Card and other information you may receive. I agree to conform to your bylaws as well as all applicable terms and conditions set forth in the Account (Terms and Conditions) Agreement, Member Account Agreement, the Electronic Funds Transfer Agreement and Disclosure, Funds Availability Disclosure and Fee Schedule (Receipt of which is hereby acknowledged and which are incorporated by this reference). I understand and agree that this Signature Card shall only govern the accounts set forth under the root account number established for this card (excluding IRA and Certificate Accounts) including the terms set forth on the reverse, if any. General membership provision: I authorize you to obtain and periodically (re) verify employment, credit, and checking account information as you deem appropriate from time to time. I understand that this will assist you, for example, in determining my initial and on-going eligibility for my accounts) and/or in connection with making credit opportunities available to me.

MEMBER INFORMATION

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HOME ADDRESS

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MAILING ADDRESS (if different than home address)

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HOW ARE YOU ELIGIBLE FOR MEMBERSHIP / REFERRED BY

HOW DID YOU HEAR ABOUT SOUTHLAND

REQUEST FOR TAXPAYER IDENTIFICATION NUMBER

Enter your TIN in the appropriate box. For individuals, this is your Social Security Number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see Part I of “Specific Instructions” to Payer’s Request for Taxpayer Identification Number and Certification in the instructions to IRS Form W-9. For other entities, it is your Employer Identification Number (EIN). If you do not have a number, see How to get a TIN in “Specific Instructions” Part I.

Social Security #

Employer Identification #

Note: If the account is in more than one name, see the chart in the Instructions to IRS Form W-9 for guidelines on “What Name and Number To Give the Requester.”

By signing below, you certify, under the penalties of perjury, that: 1) The number shown on this form is your correct Taxpayer Identification Number (or you are waiting for a number to be issued to you), and 2) You are not subject to backup withholding because: (a) you are exempt from backup withholding, or (b) you have not been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified you that you are no longer subject to backup withholding, and 3) You are a U.S. person (including a U.S. resident alien). Certification Instructions. Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest or dividends on your tax return.

JOINT TENANT

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DRIVER’S LICENSE # / STATE / EXPIRATION DATE

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PAY-ON-DEATH PROVISION—(BENEFICIARY)

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SOCIAL SECURITY #

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SOCIAL SECURITY #

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Sign Here

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Sign Here

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Low-Rate Home Loans

Visit SouthlandCU.org for loan options. Ask a Representative for details.

Now Available...

• 5/5 ARM*
• Non-Owner Occupied (Investment) Property

Use your QR Code reader for today’s rates!

Loan funding is subject to membership eligibility and credit approval. Offer is subject to change without notice. Membership is subject to eligibility. All new accounts will be verified through ChexSystems and are subject to credit approval. Real Estate Loans are subject to credit approval. QR Code is a registered trademark of DENSO WAVE INCORPORATED. NMLS 685526.

*ARM—Adjustable Rate Mortgage. The loan and accompanying interest rates, points, and APRs may differ and be adjusted based on your credit history, loan-to-value (LTV), occupancy, property type, loan amount, and loan purpose. Rates are subject to increase or decrease at the end of the fixed rate period, may adjust annually, and are based on an index plus a margin. The current index is the 1-Year London Interbank Offered Rate (LIBOR) as published in the Wall Street Journal. P&I payment is subject to change after first interest adjustment.

Federally insured by NCUA
NMLS #685526

Holiday Closures
The Credit Union will be closed in observance of the following holidays:

COLUMBUS DAY
Monday—October 10, 2016
*Federal Building Branch Only*

VETERANS DAY
Friday—November 11, 2016

THANKSGIVING DAY
Thursday—November 24, 2016

CHRISTMAS DAY (Observed)
Monday—December 26, 2016

NEW YEAR’S DAY (Observed)
Monday—January 2, 2017

SANCTUARY OF MORTGAGE LENDING
Ask for your FREE copy of Your Guide to Mortgage Lending