

Frequently Asked Questions

What is the difference between a credit union and bank?

Banks are for-profit, meaning they are either privately owned or publicly traded, while credit unions are nonprofit institutions owned by their members. Southern Security is a full-service financial institution whose mission is to provide the best possible solutions for our twenty thousand members. This means members generally get lower rates on loans, pay fewer (and lower) fees and earn higher APYs on savings products than bank customers do.

Are my family members eligible for credit union benefits?

YES! All immediate family members are eligible to receive the same benefits as the Southern Security member.

How can I access my account?

By visiting southernsecurity.org or by downloading our mobile app.

What are your hours and locations?

Our branch hours vary by branch, please visit our locations page to learn more about branch location and hours. southernsecurity.org/locations/

What is CO-OP Shared Branching?

The CO-OP Shared Branch network allows members of one credit union to perform a range of transactions at another credit union. Through the CO-OP Shared Branch network, participating credit unions can serve members in diverse geographical locations, even when they move or travel. The CO-OP shared branch network gives you access to 5600+ branches and 30,000 ATMs for free. Find the closest location to you by texting your zip code to 91989 or using the branch locator on our locations page.

What is the difference in share draft and regular share?

You will have one main account number and different suffixes that indicate your different accounts. For example, your checking account is called a share draft or S7 and your savings account is called a regular share or S1.

How do I opt in to estatements?

You opt in for e-statements by logging into your account online, going to online services, estatements, accept and agree to terms. For additional instructions you can visit, southernsecurity.org/wp-content/uploads/2019/12/eStatements-instructions.pdf

I've got bad credit, can you help?

Southern Security partners with GreenPath Financial Wellness that provides you with access to credit & debt counseling, debt management services, and free one-on-one financial counseling and financial education tools. For more information please visit, greenpath.com/southern-security or by calling 877-337-3399.