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OPEN AN ACCOUNT

Looking for a particular special? Just click on the category name to be taken right to it!

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Open a Home Equity Line of Credit and get up to \$250 cash back!*

- Open a First South Financial HELOC by March 31st
- Draw on your HELOC as many times as you'd like or need in the first 90 days the loan is open
- If your draws total \$10,000 - \$25,000, you'll get \$150 cash back **or**
- If your draws total over \$25,000, you'll receive \$250 cash back

If you're thinking about home improvements, remodeling, going on vacation, college tuition or paying off debt, our home equity line of credit special is a great option for any of these projects!

Don't wait! Apply today!

*Offers valid only for HELOCs opened 7/1/17 to 03/31/18. Does not apply to HELOCs opened before 7/1/17. The total amount of draws made in the first 90 days the loan is open will be the basis for determining the one-time cash bonus, which will be either \$150 or \$250, and will be paid into your First South Financial account 3 to 4 business days after the 90-day period ends. Loan must be open and in good standing to receive the one-time bonus. Loans are subject to approval criteria, not all applicants will qualify. Equal housing lender.

4.99% APR intro rate for 12 months* on our Visa Platinum credit card!

This great introductory rate is valid for our regular card as well as our rebate and rewards cards too! This rate is good for:

- Balance Transfers
- Purchases

[To find out more, please click here.](#) [Ready to apply? Click here.](#)

*4.99% APR introductory rate is valid until 05/31/2018 and is valid for 12 billing cycles. After the promotional period ends, the rate will convert to the rate for which you qualify at account opening. Loans are subject to approval, not all applicants will qualify. Offer is subject to change or withdrawal without notice. Please see First South Financial for complete details. Equal opportunity lender. Rate is valid as of 02/01/2018. No annual fee.

3.900% APR* on 10-year fixed rate first mortgage or 4.250% on a 15-year fixed rate first mortgage!

Hurry before rates go up! **LIMITED TIME OFFER!**

- **Absolutely no points, fees, or closing costs!**

- Easy application and closing process
- This loan stays with us - it is never sold!**

[To find out more, please click here.](#) [Ready to apply? Click here.](#)

*Valid through 04/30/2018 and for an LTV of 80% or less. Payments are approximately \$10.08 per \$1,000 borrowed at 3.900% or \$7.53 per \$1,000 borrowed. Payment does not include taxes and insurance, your actual payment obligation may be higher. No points, fees or closing costs offer does not apply to existing First South Financial first mortgages. Closing costs do apply for some loans and other rates and terms are available. Not all applicants will qualify - loans are subject to approval criteria including a 740 or higher credit score. Offers are subject to change or withdrawal without notice. Please see us for complete details. Equal housing lender.

Get a great Certificate or IRA rate from one of the strongest financial institutions in nation!

For a limited time we can offer you:

- **1.30% APY* on a 15 month Certificate or IRA**
- **1.60% APY* on a 32 month Certificate or IRA**

This offer won't last long to be sure to call us at 901-380-7400 or drop by any of [our banking centers](#) to open yours today!

*Limit one 15-month certificate or IRA or one 32-month certificate or IRA per members. This offer, including the stated Annual Percentage Yield (APY) is effective as of 03/10/2018 and expires on 04/30/18. Offer does not apply to funds currently on deposit with First South Financial. The 15-month and 32-month certificate or IRA has a minimum balance requirement of \$5,000. Early withdrawal penalties do apply. Please consult your tax advisor in regards to your eligibility to open an IRA. At maturity, the 15-month certificate or IRA will renew to a 12-month term at our standard posted rates and the 32-month certificate or IRA will renew to a 30-month term at our standard posted rates. Other rates and terms are

available. Offers are subject to change or withdrawal without notice. Please see us for complete details. Federally insured by NCUA.

Refer your friends and family to First South and you'll both get \$25!*

*Offer valid until 03/31/18. Referred members cannot be existing members of First South Financial and \$25 bonus will be paid 1 to 2 business days after account opening. \$10 one time membership fee and \$25 minimum deposit into savings is required at account opening.

1% cash back on Vehicle Refinances!

Refinance your vehicle loan from its current lender to First South and receive 1% cash back.

*Offer valid until 03/31/18 and does not apply to existing loans. 1% cash back rebate is based on the loan amount and capped at \$750 per loan. Rebate will be paid 1-2 business days after loan closes. Loans are subject to approval criteria, not all applicants will qualify. Equal opportunity lender.

\$50 for Direct Deposit!

Receive \$50* for direct deposit of net pay or benefits into your First South account.

*Offer valid until 03/31/18. \$50 direct deposit bonus will be paid 3 to 4 days after the qualifying deposit posts. Must post by 05/31/18. Does not apply to existing direct deposits.

Open a Youth Account today on us!

From now until March 31,2018, we'll waive the \$10 membership fee and make the intial \$25 into the account!*