



Search



Online Banking | Branch Hours & Locations | Contact Us | Join Us

CHECKING & SAVINGS BUSINESS LOANS & CREDIT CARDS

DIGITAL & MOBILE

MEMBER BENEFITS ABOUT US

[Home](#) > Current Promotions

## CURRENT PROMOTIONS

- AAAA +

### ONLINE BANKING

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

User ID

Password

LOGIN

Need a username? | Forgot

Password?

Bill Pay | eAlerts |

OPEN AN ACCOUNT

[Home Equity Line of Credit](#)

[Visa Platinum](#)

[Direct Deposit](#)

[First Mortgages](#)

[Vehicle Loans](#)

[Youth Accounts](#)

---

### Open a Home Equity Line of Credit (HELOC) and get up to \$300 cash back!\*

- Open a First South Financial HELOC by December 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 \$200 cash back **or**
- If your draws total over \$25,000, you'll receive \$300 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 07/01/2018 to 12/31/2018. 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 \$200 or \$300, 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 12/31/2018 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.

---

## We have great low rates on our mortgage loans! Check out this **3.99% APR on our 10 year fixed** or **4.50% APR on our 15-year Fixed!**

- **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, visit our guaranteed best mortgage special page.](#)

[Ready to apply? Visit our mortgage application site.](#)

\* 3.990% APR is for a 10 year fixed rate first mortgage with an LTV of 95% or less. Payments are approximately \$10.13 per \$1,000 borrowed and does not include taxes and insurance. 4.50% APR is for a 15 year fixed rate first mortgage with an LTV of 95% or less. Payments are approximately \$7.66 per \$1,000 borrowed and does not include taxes and insurance Your payment may be higher. Borrowers must have a credit score of 740 and meet all other lending criteria to obtain these special rates. Prepays like taxes, insurance and unpaid interest are not closing costs. No points, fees or closing costs offer does not

apply to existing First South Financial first mortgages or to long-term fixed-rate 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. Offer is subject to change or withdrawal without notice. Please see us for complete details. Equal housing lender.

---

## Finance or refinance your vehicle loan with First South and your first payment is on us!

If you're looking to buy a boat, car, truck, SUV, RV or motorcycle - then we should be your lender! We'll give you a great rate and your first payment is on us! \*

So what are you waiting for? [Apply today!](#)

\*First payment on us applies only to new and used car, truck, boat, RV and motorcycle loans only. Excludes loans submitted and processed through our dealer partners and existing First South Financial loans. Loans must be opened between 10/01/2018 and 12/31/2018. All remaining payments after the first one will be the responsibility of the borrower(s). Loans are subject to approval criteria, not all applicants will qualify. Offer is subject to change or withdrawal without notice. Please see us for complete details. Cannot be combined with other offers. Equal opportunity lender.

---

## Sign up for direct deposit and get \$50!\*

Make your life easier with direct deposit! And when the full amount of your net pay or benefits posts to your account, we'll give you \$50!

\*Offer valid until 12/31/18 and does not apply to existing direct deposits. Must be the full amount of net pay or benefits, must be at least \$100, and must post by 02/28/19 to qualify. \$50 will be paid 3 to 4 business days after the direct deposit posts. Offer is subject to change or withdrawal without notice. Please see us for complete details.

---

## Open a Youth Savings Account today for free!\*

Available for those under the age of 18, a Youth Savings Account is a great way start a bright financial future!

Open one by September 30, 2018 and we'll:

- Waive the \$10 membership fee
- Make the initial \$25 deposit

What are you waiting for? Start one today!

\*Offer valid until 12/31/18 and does not apply to existing First South Financial accounts.

Primary member must be younger than 18 and a parent or guardian must be a joint member on the account. Cannot be combined with other offers. Offer is subject to change or withdrawal without notice. Please see us for complete details. Federally insured by NCUA.

---

---

[Branch Locations](#)

[Credit Cards](#)

[Auto Loans](#)

[Mortgages](#)

[Apply Online](#)

[Privacy Policy](#) | [Disclosures](#) | [Terms & Conditions](#) | [Site Map](#)

This Credit Union is federally-insured by the National  
Credit Union Administration  
We do business in accordance with the Fair Housing Law  
and Equal Opportunity Credit Act

If you have any issues accessing this site, please contact us at 901.380.7400  
or at [mail@firstsouth.com](mailto:mail@firstsouth.com). We will be happy to assist you.