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0% APR FOR 6 MONTHS ON A HOME EQUITY LINE OF CREDIT*

If you're thinking about a great vacation, a major remodeling project, or paying off debt, this offer is a great way to make that happen!

Our home equity lines of credit have the following benefits:

- Loan-to-Value ratios as high as 95%
- **ABSOLUTELY no points, fees, or closing costs**
- Limits as high as \$500,000
- Easy application and approval process

To find out more, give us a call at [901-380-7400](tel:901-380-7400) or stop by any of [our banking centers](#).

[APPLY NOW](#)

*Offer valid until 06/30/19 and is subject to change or withdrawal without notice, please see us for complete details. Does not apply to existing First South Financial home equity lines of credit (HELOC) or home equity loans. 0.00% APR is valid for 6 months. After 6 months the rate will convert to our standard posted rate for which you qualify, which is based on Prime plus a margin. Maximum LTV is 95%. Loans are subject to approval criteria, not all applicants will qualify. Equal housing lender.

0.00% APR INTRO RATE FOR 12 MONTHS* ON OUR VISA PLATINUM CREDIT CARD!

Get a First South Financial Visa Platinum card today and you can get 0.00% APR for:

- Purchases
- Balance Transfers made in the 1st 90 days

Already have a First South Financial Visa Platinum? You can get 0.00% APR for 12 months for balance transfers!*

To find out more, give us a call at [901-380-7400](tel:901-380-7400) or stop by any of [our banking centers](#).

*Offers valid until 06/30/19 and are subject to change or withdrawal without notice. Please see us for complete details. 0.00% APR is valid for a period of 12 billing cycles based on the card open date or the first balance transfer date. After that the rate will convert to the rate for which you qualify. Balance transfers are subject to a per balance transfer fee of \$5 or 3% of the balance transfer amount, whichever is greater. Offer does not apply to existing First South Financial Visa Platinum credit cards that currently have a promotional rate on the account. Credit cards are subject to approval criteria, not all applicants will qualify. No annual fee. Equal Opportunity Lender.

We have great low rates on our mortgage loans! Check out this 3.875% APR on our 10 year or 15 year fixed or 4.500% APR on our 20 year fixed!

- 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.](#) **Have questions? give us a call at [901-380-7530](tel:901-380-7530).**

APPLY NOW

* 3.875% APR is for a 10 year fixed rate or 15 year fixed rate first mortgage and 4.500% APR is for a 20 year fixed rate first mortgage with an LTV of 95% or less. Payments are approximately \$10.07, \$7.34 or \$6.33 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. Prepaids like taxes, insurance and unpaid interest are not closing costs. 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.

Refinance your vehicle loan with First South and get 1% cash back!

Let First South give you a rate check up on your vehicle loan today! We may be able to lower your rate and give you cash back too! *

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

To find out more, give us a call at [901-380-7400](tel:901-380-7400) or stop by any of [our banking centers](#).

*Offer valid until 06/30/2019 and does not apply to existing First South Financial loans.

Maximum cash back amount is \$750 per loan. 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. Equal opportunity lender.

Refer your friends and family and you'll both get \$50 when they join!*

If you enjoy banking with us, don't keep it a secret! Refer your friends and family to First South Financial today!

To find out more, give us a call at [901-380-7400](tel:901-380-7400) or stop by any of [our banking centers](#).

*Offer valid until 06/30/19. Current members cannot be referred members. New members must pay the \$10 membership fee and make the initial \$25 minimum deposit into savings. \$50 will be paid 1 to 2 business days after the referred member joins. Cannot be combined with other offers. Offer is subject to change or withdrawal without notice. Please see us for complete details.

Sign up for direct deposit of the full amount of your net pay or benefits and get \$50!*

Avoid the hassle and save time with direct deposit! And if you sign up by June 30th, we'll give you \$50* when your qualifying direct deposit posts to your First South account!

To find out more, give us a call at [901-380-7400](tel:901-380-7400) or stop by any of [our banking centers](#).

*Offer valid from 04/01/19 until 06/30/19 and does not apply to existing First South Financial direct deposits. Must be the full amount of your net pay or benefits and must post by 08/31/19. \$50 will be paid 3 to 4 business days after the direct deposit posts. Some types of direct deposits do not qualify. Offer is subject to change or withdrawal without notice. Please see us for complete details. Federally insured by NCUA.

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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. We will be happy to assist you.