

THE SOUTHERN BANK COMPANY PRODUCTS, SERVICES AND LOCATIONS

The Southern Bank Company offers the following products and services within our community:

1. Real Estate Mortgages. Real estate loans are provided for both owner -occupied and income producing property.
 - * Conventional residential loans for 1-4 family units.
 - * Construction Loans.
 - * Residential loans for 5-10 dwelling units.
 - * Lot / Land loans.
 - * Home Improvement loans.

2. Consumer Loans
 - * Auto Loans (new and used vehicles).
 - * Home Equity and Equity Line of Credit Loans
 - * Share Loans
 - * Unsecured
 - * Overdraft lines

3. Commercial Loans- Business
 - * Inventory
 - * Real Estate
 - * Loans on marketable securities
 - * Unsecured
 - * Lines of Credit
 - * Vehicles / Equipment

4. Deposit Services
 - *Personal Checking accounts including Electronic Checking with E-Statements
 - *Business Checking accounts
 - *Statement Savings Accounts
 - *Certificates of Deposit
 - * IRA Accounts

5. Other Services
 - *Mobile Banking and Online Banking with Bill Pay and Mobile Deposit
 - * Debit Cards
 - * 24 Hour Hotline for Lost or Stolen Debit Cards 1-888-297-3416
 - * 24 Hour Toll Free “I-Talk” Phone System 1-800-535-4636
 - * Factoring Services
 - * Safe Deposit Box rentals

BRANCH LOCATIONS AND HOURS OF OPERATIONS

The Southern Bank Company operates four full-service branch offices in Northeast Alabama, through which we provide business and personal banking services to our customers.

Gadsden- Main Office

Address: 221 South 6th Street, Gadsden, AL 35901

Phone Number: (256) 543-3860

Business Hours:

Monday thru Thursday, 8:30 AM to 4:00 PM

Friday, 8:30 AM to 5:00 PM

Saturday- Closed

Albertville Branch- Drive Thru Only Branch

Address: 625 East Main Street, Albertville, AL 35950

Phone Number: (256) 878-0314

Drive Thru Hours:

Monday thru Thursday, 9:00 AM to 1:00 PM AND 2:00 PM to 4:00 PM

Friday, 9:00 AM to 1:00 PM AND 2:00 PM to 5:00 PM

Closed daily from 1:00 PM to 2:00 PM for lunch

Lobby Available by Appointment

Saturday- Closed

Guntersville Branch

Address: 2204 Henry Street, Guntersville, AL 35976

Phone Number: (256) 582-3197

Business Hours:

Monday thru Thursday, 9:00 AM to 1:00 PM AND 2:00 PM to 4:00 PM

Friday, 9:00 AM to 1:00 PM AND 2:00 PM to 5:00 PM

Closed daily from 1:00 PM to 2:00 PM for lunch

Saturday- Closed

Centre Branch

Address: 390 West Main Street, Centre, AL 35960

Phone Number: (256) 927-5588

Business Hours:

Monday thru Thursday, 9:00 AM to 4:00 PM

Friday, 9:00 AM to 5:00 PM

Saturday- Closed