

real news



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In the Spirit of Giving

The holidays are always a reminder of how much we have to be grateful for and how much we can share.

This holiday season, the AFCU team found several opportunities to do both. This year, with no family Christmas party, AFCU provided the Christmas backdrop and photography team for family pictures for AFCU team members. We are so grateful for the family we have and the ones with which we can safely gather, and we wanted to create a reminder of that for our staff. We owe a special thank you to h2o Creative Group for making this happen.

AFCU team members also opened their pantries and their pocketbooks to share bags of non-perishable items for local needy families. Collectively, we donated over 150 cans and boxes of food for those who may have gone hungry otherwise.

Finally, we collected toys at the Ludowici branch for the Long County Toys for Tots toy drive. With many local families being impacted by loss of jobs due to COVID, there are a greater than normal number of families who can't afford Christmas for their children. Thank you to our members and our employees who helped fill this box to help their own.



AFCU team members (left to right) Levada Dancer, Sharon Sellars and Jennifer Gravley with the food our entire staff donated.



Long County Toys for Tots collection box.

Cheryl's Corner

Last quarter, I introduced you to Kasasa and some of the wonderful products we have rolled out to you, our members. This quarter, I am excited to announce the addition of the **Kasasa loan** to our offerings.

While the Kasasa savings and checking programs are all about rewards and high yields, **the Kasasa loan is about flexibility and convenience.** So what is a Kasasa loan? It is a loan that allows you to take back **any** payments made in excess of the contractually required payments on **any** closed-end consumer loan at **any** time prior to the loan's maturity date. That's a lot of any's! **It even comes with its own app**, so that you can see the impact of making additional payments and the ability to take them back when you want without ever stepping foot in the credit union or without even having to call us. That's a lot of flexibility!

What's Kasasa?

It's
*taking back your
extra loan payments*

The best part is that your payment never changes, nor does your maturity date. You keep paying the same payment you agreed to pay in your initial loan agreement. No gimmicks, and no gotcha's. Just great flexibility and convenience when you need it.

Let's say you finance a car with us. Normally, if you make extra payments, you wind up merely paying the loan off earlier than the maturity date. And if at some point down the road, you needed to borrow money, you would need to make an application with us, be approved for the loan, sign a new loan agreement and wait for the funds to be disbursed.

With the Kasasa loan, you still finance the car with us as you normally would, but now you have the freedom to **take back any extra payments you make** over the life of the loan simply by taking them, or any portion of them, back directly on your app or in-person at a branch, if you wish. There are no new applications, no waiting on an

approval and no new documents to sign. It's done. The "take-back," as it's called is deposited directly to your account, and you are free to use the funds when and how you want.

The next time you make a loan with us, you will have the choice to make a loan as normal with us or to make the loan under the Kasasa program. The choice is yours. There is no fee or extra charge to do this, and there is no obligation to make extra payments or to take back any extra payments you do make, only the option. **And now that you have that flexibility, doesn't it make sense to make all of your loans with us? It does to me!**

Cheryl M. Spires
President/CEO

Calling all Wayne and Long County High School Seniors!

Our Annual Scholarship Contest Begins February 16, 2021

Be on the lookout for applications through
your high school and on our website.

We have **three \$1,500 scholarships** available this year!



Security Tip

Passwords can be frustrating sometimes. From mis-typing to mis-remembering to website glitches, it may seem like it is more trouble than it is worth to have to enter a password to access a particular website, but the fact is passwords do offer protection of your information and they are here to stay. So what are some best practices when creating passwords? Here are a few we require at AFCU:

- Use hard to crack phrases or groups of words.
- Use both capital and lower-case letters, numbers and special characters.
- Don't use passwords from your personal life at work and vice versa.
- Don't use passwords among multiple programs or websites.
- Don't store them in unsecure locations, and do not share them with others.

If you are notified that one of your passwords has been compromised, change it immediately by going directly to the website or program in question (and any others that didn't follow bullet point 4 above). Following these rules can help keep you from an even bigger headache than merely forgetting a password.



Credit Score Tip

Paying debt obligations on time and using credit wisely certainly keep your credit score high, but what happens when someone from the outside seeks to damage that? Fraudsters who use your information to open accounts can damage everything that you have worked so hard for in a matter of minutes. Protecting yourself by placing a security freeze on your credit file is paramount to ensuring that doesn't happen. Doing so ensures that you, and only you, can authorize a party to access your credit file, by requiring a PIN that has been provided to you when you create the freeze.

Credit bureaus operate independently of each other, so you should place a freeze with all three. You may contact each to place a freeze through the information below. Be sure to safely store your PIN, and be ready with it when you *are* ready to apply for credit.

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

www.freeze.equifax.com

1-800-349-9960

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

experian.com/freeze

1-888-397-3742

TransUnion Security Freeze

P.O. Box 2000

Chester, PA 19016

transunion.com/securityfreeze

1-888-909-8872



Online Banking has a New Look... and New Address

Our online banking got a facelift in December. You can still access the same great functions, but now online banking and our mobile app look and operate much more alike than in the past. If you haven't experienced our updated online banking, be sure you have the new URL saved. You can access online banking by clicking on "Login to Account" at **altamaha.org** or by going directly to **<https://bsdc.onlinecu.com/altamahafcu/#/>**.

Let Your Voice Be Heard!

Annual Meeting

You're invited to be a part of the process. This is your credit union. Open to all members.

Join Your Fellow AFCU Members
Thursday, February 25, 2021
Details to Come



Helpful Hint



Safeguard Your Messages to Us. Use Secure Messaging in our Mobile App and our Online Banking!

You may send us messages in many ways, but the most secure is through our mobile app and our online banking. Just log in to either and look for Messages or the message symbol in the menu to begin your message. All messages are delivered to us securely and are answered in the same manner, so that you can be sure details of your conversation are not compromised in any way.

** As a reminder, you should never send your personal account details through regular email.*



Holiday Closings & Important Dates

Martin Luther King, Jr. Day
CLOSED: Saturday, January 16th
and Monday, January 18th

Presidents' Day
CLOSED: Saturday, February 13th
and Monday, February 15th

Annual Meeting
Thursday, February 25th (Details to Come)

Federally insured by NCUA



Jesup
407 South First Street
(912) 427-8924

Ludowici
442 East Cypress Street
(912) 545-3257

Screven
217 J.L. Tyre Street
(912) 579-2767



To access your account online visit **altamaha.org** or from your mobile device, **download our app** from the app store.