

real news



Altamaha
Federal Credit Union

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AFCU Team Members Continue to Grow

Two AFCU team members saw promotions this past quarter. Ken Davis has been with the credit union since 2015, when he started as a teller. After a stint in member services, he moved into the accounting department, where he previously received another promotion. In December 2020, Ken completed his Associates in Accounting at Coastal Pines Technical College and was promoted to Staff Accountant.



Ken Davis



Heather Ford

Also hired on as a teller, Heather Ford has been at AFCU since 2019. In January 2021, she was promoted to Member Service Representative II, where she will be assisting members with both account and loan needs.

Congratulations to these team members! We are very proud of their accomplishments.

Credit Score Tip: Don't Let Vehicle Repairs Cause A Credit Breakdown

One of the primary reasons for low credit scores is delinquent payments, and one of the primary reasons for delinquent payments is the need to pay for unplanned items ahead of credit obligations. Vehicle repairs can be one of the largest unplanned expenses.

So how do you get ahead of this dilemma? Of course, budgeting and saving are important, but those alone may not prepare you for the unforeseen. That leaves insurance. To ensure that you are able to pay for costly repairs to your vehicle, extended vehicle warranties are a saving grace. These warranties may be paid for alone, or they may be financed into the cost of the vehicle. When a major repair need arises, the warranty picks up the cost, and you are able to continue life as normal.

Next time you purchase a vehicle, consider purchasing an extended vehicle warranty to protect your investment *and* to protect your credit score.



Cheryl's Corner

As the pandemic occurred and the digital age becomes more engrained in the banking culture, you have probably seen many changes in the way we do business or even in the way you interact with us. Some of these changes may take a little getting used to, but they all serve a purpose – our mission.

One thing that won't change is our mission to ensure we deliver products, services and education to enable our members to make informed and provident financial decisions. Every decision we make – whether creating the content for this newsletter or implementing a new product or service – is based on this mission. It is not an empty promise or just a feel-good statement. It is the guidepost that informs every decision we make here at Altamaha Federal Credit Union. If a product or service can't meet this guidepost, it likely won't make it into our offerings, and our educational outlets continue

to expand as we find new needs because of the ever-growing and ever-changing financial services arena.

The new content in this newsletter and our recently added e-newsletter are two examples of those educational

outlets, along with the financial education courses we sponsor in each of the Wayne and Long county middle schools, and more is on the way. As a member-owned financial services organization, we truly strive to fulfill our mission to you in everything that we do. You and your best interest are at the core of every decision. That is what our mission is all about.

Cheryl M. Spires
President/CEO



Security Tip: Hovering for Safety

It is easy to determine spam emails when you don't recognize the sender or when we have no relationship with any entities listed in the email, and most people will quickly recognize when a friend's email might have been hacked based on the contents of the email or the language used. What is harder to recognize is when an email appears to be from someone you know or do business with, because the sender address is correct and the content is consistent with typical communications from that sender.

So what can you do to protect yourself? Use the "hover test." The hover test is easy. **Simply move your mouse to point directly over the sender address to show the true origins of the sender.** If this matches who you think to be the sender, you are probably safe to assume the sender is who they say they are. (If you're still unsure, you can always contact the sender through other methods to verify they sent the email.)

Regardless, **if you can't verify the true identity of the sender, don't open attachments on the email and don't click on links provided within it.** Attachments or links on fraudulent emails generally contain malicious material designed to steal your personal information and place your privacy and security at risk and making a habit of taking a couple extra steps, such as the hover test, to ensure the sender is who you think it is can protect you and your accounts from harm.





4 Things You Need to Accomplish in 2021

2021 may be well underway, but there's still time to accomplish several important things this year.

- 1) **Get rid of paper statements and sign up for e-statements.** If you are still receiving paper statements, you're way behind! Opting into e-statements allows you to see your statements usually within one day of the end of the month, and you don't have to worry about all the hassles and lack of security of a mailed statement.
- 2) **Open an AFCU credit card and transfer your high-interest balances to us.** Carrying balances on high-interest rate credit cards costs you money you could be spending on more important things or even for saving! If you haven't made the switch, it's time for a fresh new low rate on an AFCU credit card.
- 3) **Reward yourself for your good behavior with a Kasasa account.** Following a few simple practices can yield you cash back, higher dividends or other rewards when you have a fee-free Kasasa account. You can even get ATM fees refunded! How's that for no fees? Simply opt in for e-statements, meet a minimum required number of qualifying debit card purchases, make one or more ACH debits or credits each month, and start earning your choice in Kasasa rewards. (Did we mention no fees?!)
- 4) **Have AFCU perform a credit checkup for you.** If you've been on auto-pilot for too long, you may be overlooking opportunities for savings. Whether it's saving interest on credit cards or lowering your automobile and other payments, we can review your credit report for savings opportunities. We have helped our members save hundreds of dollars on monthly payments and interest, and we'd love to help you too!

Call or come see a member of the AFCU team today to get started and cross these four items off your to-do list for this year!

LAST CALL!

Wayne and Long County High School Seniors: Apply for the AFCU Annual Scholarship Contest

Ensure you have your application to us by April 15th!

Applications can be found on our website or at your school.

The winners of our three \$1500 scholarships
will be drawn and announced April 16th.



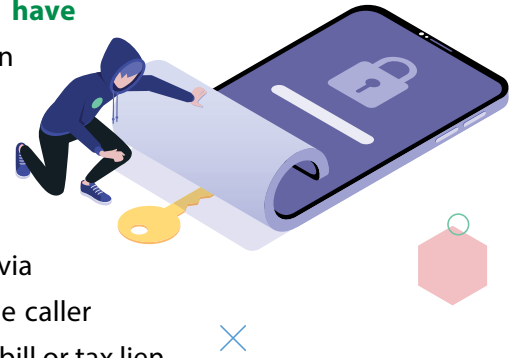
Scam Alert: Stand Your Ground!

Scammers have existed throughout history, but the pandemic seems to have brought on a new breed of scammers and a host of new scams. With this in mind, we are kicking off a new recurring feature in our newsletters dedicated solely to scams.

This quarter we are focusing on a particularly nasty type of scammer – those who use threats to scare others into action. Most of these type scams are conducted via phone, but they can be delivered via email too. The conversation starts with the caller letting the recipient know that he has an outstanding obligation, such as a power bill or tax lien.

They then escalate the call by stating that the obligation must be paid immediately. If the recipient denies the obligation or says they can't pay, the caller resorts to aggressive and often abusive speech and begins to threaten derogatory reports to credit bureaus, seizure of bank accounts, and even jail time.

This type of call should never be taken seriously. Legitimate utility companies and government agencies won't resort to this type of behavior and will always be willing to produce documentation of the debt owed prior to a request for payment. While it can be easy to succumb to the demands of these callers due to their convincing arguments, you should keep your cool. If the caller can't or won't provide adequate documentation or time to pay, you are best to hang up. There is no reason you should subject yourself to an abusive caller. Caving to these callers will only yield one thing, and that is stolen funds. Ending the call, as quickly as you can, may save you from falling victim to these scammers and their scams.



Picture This!

Want to add a bill to BillPay with Picture Pay but don't get a paper bill? No worries. Simply take a picture of your online statement while viewing on your tablet or computer. For best results, make sure the resolution and brightness are both set high. It's quick, easy, and there's no paper needed!



Holiday Closings & Important Dates

Community Shred Day

April 22nd (*Earth Day*)
Ludowici Branch: 9am-12pm • Jesup Branch: 2pm-5pm

Memorial Day

CLOSED: Saturday, May 29th and Monday, May 31st

Independence Day

CLOSED: Saturday, July 3rd and Monday, July 5th

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



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