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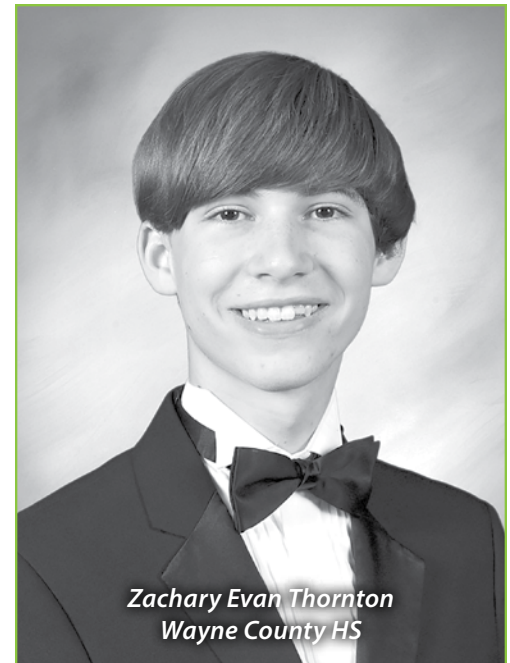
Rewarding Academic Achievement and Good Financial Habits

Each year, Altamaha Federal Credit Union provides three college-bound graduating seniors in Wayne and Long Counties with \$1,500 scholarships each. Students must meet certain scholastic requirements, but they must also have exemplified good financial habits with their accounts with us.



This year's winners are Rebekah Gordon of Long County and Matthew Joel Lott and Zachary Evan Thornton of Wayne County. We are proud of our winners and of all who qualified to enter our contest. Each of you has learned and practiced traits and qualities that will help carry you through life.

Congratulations to each of you! AFCU wishes you nothing but the best as you continue your journeys in college.



Cheryl's Corner

Ever thought about a world without credit unions? What would the financial services industry look like without them? How would that impact most people's daily lives? Would credit be as easily obtainable for you as it is today with credit unions in the mix?

I think about this all the time. For the twenty-five years I have been in credit unions, credit unions have been the target of bank propaganda and even lawsuits. We often have had to fight to keep our cooperative structure alive, even though in that time we still have well below 10% of the market share in the financial services industry and we have lost many smaller credit unions to consolidation – over 250 in Georgia alone, resulting in less than 100 credit unions left in the state.

This is alarming to me, as there is always strength in numbers. This region of the state, however, and Wayne County in particular, seems to be an exception. Jesup has three credit unions represented, with AFCU being the oldest, and we will soon have a fourth. This addition will also bring us our second credit union in Long County.

As a proponent of credit unions, I believe in the option of cooperative finance, and I believe in choice. Choice makes us stronger, whether that is choice between a credit union and a bank or choice among credit unions, and the option of cooperative finance keeps the system in check by allowing low-cost access to credit and fewer and lower fees for doing business.

As your choices change and grow, we at AFCU are thankful you continue to choose us and will continue to fight for your access to credit unions and for your ability to choose. We thank you for your membership and look forward to serving your needs for many years to come.

P.S. If it's been a while since you've checked in with us, stop by and see the good we can do for you!

Cheryl M. Spires, President/CEO



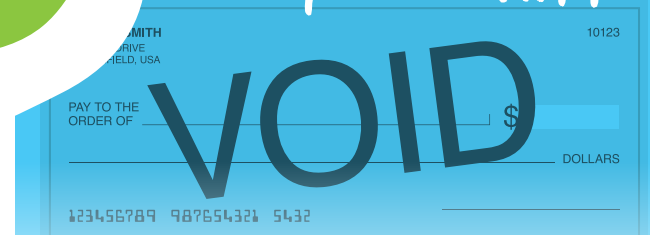
AFCU's Commitment to Our Members

We will:

- Provide a clean and welcoming environment.
- Process your requests accurately and efficiently.
- Offer convenient and accessible products and services.
- Build relationships with you and earn your trust.



Helpful Hint



Need to Stop a Payment?

The stop payment feature on our online banking may only be used for checks. If you have debit card or ACH transactions that you wish to stop, please contact the credit union for assistance.

Do you like free checking accounts?

How about getting cash back for everyday spending?

Ask for
KASASA®

Get a free Kasasa® account at AFCU. It helps AFCU, and it helps you by giving you cash back. **Win-win.**

Credit Score Tip: Think Carefully Before Lending Someone Your Good Name



Most of us want to help people we care about, so when one of those people asks us to co-sign for them, it can seem like an easy “yes.” Co-signing, or guaranteeing a loan for someone, however, can have negative consequences on your credit score, if you aren’t careful.

If the person for whom you have guaranteed the loan does not pay in a timely fashion, their delinquent history will likely be reported on your credit report. Worse, if the person defaults on his payments, any repossession of collateral or charge-off of unpaid balances may be reported too.

As co-signer, you generally are only guaranteeing the loan will be repaid; you are not a joint borrower. This means that you may not receive statements on the account, and you may not be notified of the loan payment history until it has become a serious issue, when the creditor turns his attention from the borrower to you as co-signer for repayment of either multiple past due payments or the balance in full. Further, you typically will not have a vested interest in any collateral held by the creditor, which means that you may not have rights to obtain the collateral and attempt to sell it yourself.

Think carefully before you co-sign for someone. Understand the limitations you have in this position and how missteps by the borrower will affect your credit and your credit score. You’ve worked hard for your score, and you want to keep it that way. Don’t let someone else’s actions take it away from you.



Security Tip: Keep Your Protection Up To Date

In today’s age of digital theft, it is critical that you maintain anti-virus and anti-malware protection on all your internet-enabled devices. It is even more important that you ensure they are kept up to date. If possible, make sure you enable automatic updates on these protections, along with those on operating systems and other significant programs on your devices. When you can’t automate updates, set up notifications to alert you when they are available, so that you can perform them yourself.

These updates often fix critical security flaws or protect against new threats. ✧

Not having the most current updates on anti-virus protection, operating systems, or other important programs may leave you vulnerable to theft of your personally identifiable information or your log-in credentials for banking websites and more, leading to possible theft of actual funds. Protection is important, but it is useless if not kept up to date.



Buying or refinancing this summer?

Make it a smooth ride with an AFCU auto loan.

90-Day No Pay

1.99% APR*



Offer Ends August 31st

Apply now at altamaha.org or stop by and talk with an AFCU loan representative.



*Annual Percentage Rate
Limited time only. Rate based on credit factors and length of loan. Eligible on purchases or refinances from another lender. Minimum term is 36 months.

Scam Alert: Looking for Work? Watch for These Scams in Job Postings

If you've been looking for work recently, chances are you've looked online quite a bit. While most job search websites and even websites such as Craigslist, which posts job ads, are legitimate, listings on them may not be.



Be cautious of listings who promise to or actually do pay you prior to working. Many of these listings will lead to the "employer" sending you a check before you begin your "job" and then requesting that you send back a portion of it that was an "overpayment."

These scenarios are scams and are meant to defraud you of funds that you may not have to give, as the check you receive is fraudulent and will never pay you a dime. Don't be fooled by these listings or by the hope of getting paid ahead of any promised work. Any legitimate overpayment of signing bonuses or advance payments will be corrected by re-issuing the payment, *not* by you sending a portion back.



Holiday Closings & Important Dates

Labor Day

Saturday, Sept. 4th and Monday, Sept. 6th

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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