

# real news



altamaha.org

FALL 2021 • VOLUME 39 • NUMBER 4

## Helping Hands AFCU Leads the Charge in Helping Rebuild Wayne County's Veterans Memorial Wall

AFCU has once again brought Wayne County's three credit unions together again to support the local community. After being contacted by Wayne Memorial Hospital's Joe Ierardi about sponsoring



From left to right: Jodi Lewis, Branch Manager, Jesup of Marshland CU; Stacie Branch, President/CEO of Interstate CU; Larry Brantley, Chairman, Wayne County Veterans Memorial Wall Board; and Cheryl Spires, President/CEO of Altamaha FCU.

the new veterans wall in Wayne County, AFCU President/CEO Cheryl Spires thought this would be yet another great project to collaborate with Wayne's other two credit unions - Interstate Credit Union and Marshland Credit Union. Together, the three credit unions joined forces to support the rebuilding of the Wayne County Veterans Memorial Wall by making a joint donation of \$2,500 towards the project.

The current memorial located at Bill Morris Park, is scheduled to be taken down, and a new wall will be erected on the grounds of Wayne Memorial Hospital near the gazebo facing First Street.

Larry Brantley, chairman of the Wayne County Veterans Memorial Wall Board, is grateful for the support and said, "It is so important that we honor all of our veterans in Wayne County. No matter the service they gave, they each have had a part in ensuring our safety and our freedoms. We are so appreciative of the willingness of Wayne County's credit unions to come together for such a needed project."

We couldn't agree more, and we are proud to pay homage to those who have selflessly served in our nation's military. **To all our local veterans, we say, "Thank you!"**

## Helpful Hint

### Review Your Statements!

By law, you have up to 60 days from the time you receive your statement to dispute errors found on the statement. Even if you review your account activity routinely online, check your statement too, as it is the credit union's official record of your account history.

# Cheryl's Corner

**A lot can change in three months.** People can come and go, policies can change, and the world as we know it can turn on its head. Three months ago, a replay of the pandemic was certainly possible, but not many of us was prepared for the way it roared back in our communities here in Southeast Georgia over the past couple of months.

This has changed many things for AFCU, from how we deliver service to you to personnel policies. For several reasons, we made the decision early to close our lobbies to the public. This is never an easy decision, but when the safety of our members and staff is at stake and we are tasked with ensuring that our staff remains healthy to ensure that all operations of the credit union continue

without fail, we must make such decisions. Through it all, we have endeavored to deliver needed services in any way we can to ensure that you are not inconvenienced and that you continue to receive the same level of service you have come to expect from AFCU.

While we look forward to the time we can re-open our lobbies, some of these changes have made positive impacts. Externally, more members have taken advantage of more services. Internally, some projects regarding remote access products have moved to the front burner. Overall, deeper and stronger relationships have been formed between our trusted staff and our members as we transition to non-contact delivery, and this is really what AFCU is all about – ensuring that we not only deliver the financial services you have come to expect but that you know you can rely on us to be by your side and to be on your side every step of your financial journey in life.

As always, if it's been a while since you checked in with us, stop by and see the good we can do for you – even if it's not in the traditional sense!

*Cheryl M. Spires, President/CEO*



## Member Testimonial Covering the Gap!

**Earlier this year, long-time member Rebecca White suffered a total loss on her 2017 GMC Acadia that she purchased new in 2018.** After the insurance payout, she still owed a balance of over \$12,000. Luckily, she had purchased GAP (Guaranteed Asset Protection) through us on the vehicle loan. After filing a claim on that policy, she owed less than \$800, a much easier pill to swallow than \$12,000.

Said Rebecca of the experience, "It was simple. The credit union handled everything, and the claim was paid before my next payment was due. I was glad I didn't have to worry about that balance and could move on and purchase another vehicle." She went on to say that the low cost of the product and the ability to finance it in with the vehicle made it seem as if she wasn't even paying for it. For all these reasons, Rebecca says, **"I recommend anyone financing a vehicle cover it with GAP insurance."**

It is testimonials such as this that let us know the true value of the products and services we offer, and we are glad Rebecca had such a positive experience. We strongly echo Rebecca's advice and hope that if you've had a positive experience with us, you'll let us know directly or even post your experience online. To Rebecca, we thank you for your membership and hope that we can serve you for many years to come!

**Put a little skip in your AFCU loan.**

**This holiday, buy yourself a little time. Ask how you can Skip-a-Payment.**

**Christmas Loans • Skip-a-Payment • Christmas Club**

## Credit Score Tip: Review Your Credit Report Regularly

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting agencies – Equifax, Experian and TransUnion. Residents of Georgia are entitled to two free reports from each of the companies. Reports may be obtained by calling 1-877-322-8228 online at [www.annualcreditreport.com](http://www.annualcreditreport.com).

Once you receive your credit reports, review them for discrepancies.

- Identify any accounts you did not open or inquiries from creditors that you did not authorize.
- Verify that any old accounts are showing paid in full and closed.
- Verify that payment amounts and terms on open accounts are accurate.
- Ensure that there are no major inaccuracies on prior names, previous addresses or work history. Misspelled names or typing errors are common, but if you see a name or address with which you have no affiliation, it may be a flag that someone has attempted to open credit using your credentials.

If discrepancies exist, via the contact method listed on the applicable report, contact the credit reporting company who shows the inaccurate information. They will provide instructions on how to resolve any errors.

As an added tip, stagger your requests so that you request only one report each couple of months. This will allow you to keep a close watch on potential erroneous or fraudulent activity without paying for a monitoring service. Reviewing your reports routinely will help you maintain accurate information, which should in turn help you keep the credit score you deserve!



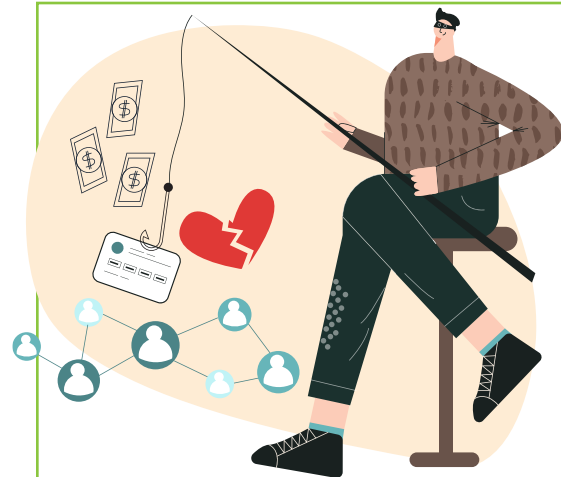
## Scam Alert: Watch for Online Dating Scams

**Loneliness and feeling unloved can be tough to deal with.** Regardless of whether someone has people surrounding them or not, the longing for a romantic relationship can drive some to overlook red flags when forming a relationship.

Online relationships by themselves are not bad and are often legitimate. Most of us know one or more people who found their true loves on some social platform, but the internet is also full of scammers whose sole purpose is steal money. Often these people use dating websites and may even rely on websites that lure in those who have a soft spot for certain types of people. Military backgrounds are a commonly used background, but perpetrators can purport all types of lifestyles.

Once the relationship is formed, scammers come on strong with filling the void the lonely feel, and then they begin to ask for money. Often, they say they are stuck overseas and need to come home or they have an outstanding debt that is standing in the way of them leaving town or purchasing air or bus fare. Once taken in, victims continue to send funds or even share online account access information for the often multiple requests by the scammer in an effort to finally meet and live happily ever after.

It is perfectly acceptable to use dating apps and social media platforms to kindle relationships, but exercise caution if the relationship builds quickly and you are suddenly asked for money. This should be your cue to end the relationship and protect your hard-earned money. Should the scammer continue to contact you, stay firm in your decision to ignore their requests and be sure to forward any information you have to authorities so that they don't scam someone less suspecting than you.



## Security Tip: Body Language

In previous articles, we have noted the importance of multi-factor authentication in accessing sensitive information online.

There are numerous ways you can accomplish this, but one of the best is using biometrics. In the scope of something you know and something you have – two critical pieces of multi-factor authentication, biometrics is something you have. It can be your fingerprint, your face or your eye. Each of these is unique to you, and nobody else shares these traits with you.

Using biometrics in the process of logging in to a website might include you pressing a previously selected fingertip against a part of your phone or looking into the camera of your device. The process is quick and ensures that you and only you are able to access your online accounts, keeping them safe from fraudsters.

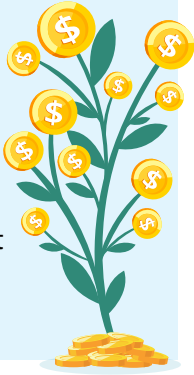


## Good Cents

**Don't leave money on the table!**

If you work for an organization that matches retirement contributions, make sure you contribute the amount necessary to receive the full match.

Don't give up free money!



## Holiday Closings

### Columbus Day

Saturday, October 9th  
and Monday, October 11th

### Veterans Day

Thursday, November 11th

### Thanksgiving Day

Thursday, November 25th  
and Saturday, November 27th

### Christmas Eve

Close at 1pm on Friday, December 24th

### Christmas Day

Saturday, December 25th

### New Year's Day

Saturday, January 1st

## Important Date

### International Credit Union Day

Thursday, October 21st

Federally insured by NCUA

**Shift into holiday cheer.**

Be ready to celebrate with some jingle. Join the AFCU Christmas Club today.

**Christmas Loans • Skip-a-Payment • Christmas Club**

*Christmas Club balances will be transferred to members' regular savings on Monday, November 1st*



**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](http://altamaha.org) or from your mobile device, download our app from the app store.