

real news



altamaha.org 

WINTER 2022 • VOLUME 40 • NUMBER 1

Helping Hands

Serving Those Who Are Serving Us During COVID

The last half of this year brought about a resurgence of the COVID-19 virus in Wayne County, leaving health care workers and funeral technicians stretched thin and working at maximum capacity. AFCU took time to honor these workers for all they have done for our community during this hard time by providing a meal to all workers at Wayne Memorial Hospital and gift cards to cover a meal for each and every employee of Wayne and Long Counties' five funeral homes. These people have saved lives and comforted families, and we are so appreciative of all they have provided to our communities over the last few months. To all working in the medical field and in funeral homes, we are truly grateful for your service.



Second from right: AFCU VP of Operations Lanita Horne, with many of the Wayne Memorial Hospital staff who were served.

Exclusive Offer for AFCU Members

Need better balance for your money?

Transfer a balance to your AFCU credit card and get **1.99% APR*** for 12 months.**



Hurry, offer ends March 31st

*Annual Percentage Rate ** Subject to credit limit and available credit on existing AFCU credit cards. Purchases and existing AFCU credit card balances are not eligible for the promotional rate.

Helpful Hint

Did you know you can transfer money to other AFCU accountholders on which you are not an owner – without employee assistance and without charge?

Simply log in to home banking or our mobile app, choose the transfer feature, and enter that member's account information. You'll need the member's account number, last name as it shows on the account, and the suffix number (for example, 000 for regular shares or 151 for Kasasa Cash Back checking) attached to the specific account.

Once you submit the transaction, the transfer is complete, and the funds are immediately available to the recipient!



Cheryl's Corner

As I write this, we are heading into the holidays and that has me thinking about Christmas loans, our Skip-a-Payment program, and our Christmas Club accounts. While these are all products of the credit union, each of them came about for one reason, and one reason only – to serve our members' needs. Even though great numbers of people take advantage of these products each year, these products were first introduced to serve very specific needs for very specific people. For example:

- **Christmas Club accounts** were introduced as a way to save for holiday expenses separately from your everyday savings, making it easier to budget for that often large expense and not be reliant upon taking out a loan to cover them.
- **Skip-a-Payment** was similarly created to allow for members to easily take a break from regular loan payments to cover holiday expenses without making a separate loan (and thus another payment) or without having to routinely put back extra funds to save for them.
- **Christmas Loans** were created to keep interest rates low and quickly pay off Christmas expenses. The loans may be made exclusive of other personal loans at the credit union, and they keep many from having to pay layaway fees at stores.

At AFCU, every decision we make follows these examples. We are constantly looking to see, *"What are the pressure points in our members' lives, and how can we best assist to relieve or alleviate those?"* Sometimes it's the creation of such products, and sometimes it's refining current products and services, but it is always in your best interest and for you. We hope that our products and services serve your needs, and we are constantly listening to you to make sure we do that. If you have a need that we aren't serving, let us know, and if it's been a while since you last visited, stop by and see the good we can do for you! I know you'll be glad you did!

Cheryl M. Spires, President/CEO

Employee Recognition

Jessica Brumitt

Jessica Brumitt, our Digital Channels Manager, recently completed the League of Southeastern Credit Union's Leadership College. Jessica participated in both

in-person and online courses and worked on a class project with the group over the course of 2021. She was chosen by the credit union to participate in the class to enhance her already present leadership qualities. Jessica has been an AFCU team member since May 2019, when



she started as a teller. She has been promoted several times over her tenure here. We are very proud to have Jessica represent AFCU in this year's graduating class, and we are even more proud to call her a team member.

Congratulations, Jessica!





Put a little skip in your AFCU loan.

This holiday, buy yourself a little time.

Ask how you can Skip-a-Payment.



Call 912-559-6083 or stop by your AFCU branch.



Credit Score Tip: Start Off on the Right Foot and Stay on Track

You might think that small errors when you are young won't count against you as you get older, but nothing can be further from the truth when speaking about your credit score.

The fact is that regardless of when credit mistakes happen, they can negatively impact your credit score. In addition, if you fail to pay timely or allow collection actions to blemish your credit early in your credit journey, you may be that much more likely to be declined for future credit, causing your score to start low and stay there.

If you are new to credit, make every effort to pay back all debts and pay them back timely and continue that practice every step of the way, no matter where you are in life. Doing so will ensure your credit score reflects your history of good habits.

Scam Alert: Scamming Minors is No Minor Matter

Providing your minor children with bank account access or a debit card can be an important part of teaching them good financial habits. They can learn how to save and to budget their spending, but perhaps the most important lesson of all is one of the most often missed. Account and debit card safety are paramount to creating good financial habits. Scammers have picked up on the influx of minors as account and cardholders and are targeting them specifically because of their lack of knowledge. If you've provided access for your child to an account or debit card at any institution, take a minute to share these points with them:

- **Never provide your account or debit card information to anyone you don't know.** This includes gaming partners or anyone else you've met online whose credentials you haven't fully checked out. Given the extent of our social interactions online, it is easy to form a bond with someone you never met, but if someone you have never met face-to-face asks for your banking information directly to pay for information or an item or even to help get them out of a jam, be leery.
- **Never pay for something that you haven't yet received, especially on payment apps.** Scammers often rely on these apps for quick and easy payment, but once you realize you aren't getting something you were promised, your money is long gone and is virtually impossible to recover.
- **Never accept deposits or checks for work you haven't done or that seems high in comparison to actual work done.** Scammers use this tactic to have you return a portion of the money that was "overpaid," prior to you realizing the funds they originally paid you are no good, leaving you not only with the loss of the initial deposit but also the funds you "returned."



Help make sure your child learns all the lessons they need to have a safe and enjoyable banking experience by providing them with the tips above.

Security Tip: “Hello! I’m Calling About Your Car’s Extended Warranty!”



How many times have most of us heard that phrase? So often that it is the center of countless jokes, but these calls (robocalls as they are called) are no joke. They are designed to take your information and defraud you of your money. What can you do to guard yourself against these calls then?

The Federal Trade Commission (FTC) has these suggestions:

- **Look for tools and services from your wireless provider.** These are often loaded on the phone for you to initiate service and may incur a fee for premium services, or you may ask someone at your provider’s local store.
- **Use call-blocking apps.** These may be found in your app store and again may charge a fee for the service.
- **Look for other device features** which might combat these types of calls.

For a complete list of tips on stopping robocalls, visit the FTC’s webpage on this topic at www.consumer.ftc.gov/features/how-stop-unwanted-calls. Utilizing these resources will reduce the number of robocalls you receive and therefore reduce the potential for you to be taken in by a fraudster.

As a reminder, for the safety of all members and staff, firearms are prohibited in all AFCU locations.

Wayne and Long County High School Seniors!

**Could You Use \$1,500 to Help Pay
for Your College Education?**

Apply for one of our three \$1,500 college scholarships! Our Annual Scholarship Contest begins February 14, 2022, and applications will be available through your high school and on



our website. Be sure to check altamaha.org/about-us/scholarships for official rules and eligibility.



Holiday Closings

Martin Luther King Jr. Day

Saturday, January 15th
and Monday, January 17th

Presidents’ Day

Saturday, February 19th
and Monday, February 21st

Community Shred Day

Friday, January 28th

*Ludowici: 9am – Noon
Jesup: 2pm – 5pm*



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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