



AFCU Invests in Local Students' Futures

Special to Real News by Pam Waters, The Journal Sentinel

Each year, AFCU awards three \$1,500 scholarships to Wayne and Long County graduating seniors. AFCU sees this as a way of investing in these young people's futures and helping them achieve their academic goals. This year's recipients are Long County High School graduate Jacob Cooper and Wayne County High School graduates Braxton Westberry and Addie Riner.

Jacob is the son of Tiffany and Mike Cooper of Ludowici. He is the valedictorian of his 2022 graduating class of approximately 225 of Long County High School. After graduation, he plans to attend Georgia Tech to major in Industrial Engineering. His favorite classes in school have been science, and he chose Georgia Tech for the superior education he feels that the university offers in business and technology. Jacob's mother is a teacher in both the middle school and charter school, and his father is an employee of the Liberty County School system, too.



Jake Cooper
Long County HS



Braxton Westberry
Wayne County HS

"Education has always been a priority in our household, and my parents instilled good study habits in me and the desire to excel in whatever endeavor that I choose," said Jacob.

Braxton Westberry, who is ranked 15 in his class of almost 300 at Wayne County High School, is the son of Brad and Kelley Westberry of Jesup. He has chosen Columbia International University based in South Carolina but is undecided about his major. However, he has been chosen as one of only 24 in the U.S. for a nine-months Christian-based study with Vox Bivium School of Discipleship, which will include trips to various places, including Puerto Rico. He will receive full college credit during the study, and he feels that the experience will guide him into the course of study that God has in mind for him.

"The study period abroad will further strengthen my relationship with God and provide guidance in my life to do His will in my college major and future vocation," said Braxton.

Addie Riner, another Wayne County High graduate, is the daughter of Lesleigh and Matthew Beard. She has chosen Georgia Southern University to attend where she will major in Exercise Science. As a sideline and competitive cheerleader in high school, Addie injured her knee and underwent physical therapy.

"I realized during my therapy how vital my health and well-being are, and I want to be able to administer this kind of care to others so that they can enjoy a full recovery after an accident, surgery, or sports injury," said Addie.



Addie Riner
Wayne County HS

These three are all very deserving of these scholarships, and we couldn't be more proud to be a part of their journeys.

Cheryl's Corner

In a world of uncertainty, one thing is certain. Things are about to get a lot tougher for a lot of people. Inflation is rising rapidly, and recession fears are looming large. The Federal Reserve Bank's response has been to raise rates, which eventually will cost Americans more when borrowing and ultimately pricing people out of the market.

Historically, financial institutions tighten lending standards during turbulent times like these, leaving an even greater number of people unable to borrow. Credit unions, however, have always sought to help people who need it most in tough times, and AFCU is no different. When rumblings of inflation and recession first started, we sat down to draft a program that would allow us to continue to provide loans to our members who might not otherwise qualify for our regular line of loans but who need help with covering the cost of basic needs and emergency situations. We also wanted to provide an avenue to members to keep them out of the payday loan cycle.

What we came up with is the

Lifesaver Loan.

We are excited to roll this program out just as the need is arising.

We feel we can serve

many people in our communities and help them through short-term difficult times without them winding up in a high-cost, never-ending cycle of loans or without access to credit at all.

If you find yourself needing a Lifesaver Loan, call or stop by to see the good we can do for you. I think you'll be glad you did.

Cheryl M. Spires, President/CEO

Employee Recognition



Jeralyn Lopez



Tracy Ingram

Another Jesup Teller is Promoted

Jeralyn Lopez joined AFCU in June 2021 and quickly showed promise in several areas of the credit union. After also taking on some daily duties with the accounting department, she was promoted to Operations Clerk, where she will continue these duties, along with assisting with ACH and debit card functions. Jeralyn is currently pursuing her accounting degree at Coastal Pines Technical College.

We continue to promote growth of all our team and are proud of those who achieve their goals within our organization. Congratulations, Jeralyn!

Also pictured is Tracy Ingram whose picture was not available at press-time for our last newsletter. Tracy was recently promoted to Loan Advisor.



**A credit union is not a bank –
never has been
and never will be.**

Credit Score Tip: Don't Close That Card!

Many young people's first venture into the credit world is a credit card.

Credit cards can provide a number of advantages in building credit, from showing a consistent borrowing and repayment history to establishing a good mix of credit. Closing that credit card, however, may work against you and negate all the work you put in when you actively used it.

When you close a credit card, the tradeline on your credit report becomes inactive and will eventually no longer show on your report and therefore no longer calculate as part of your payment history. For cards opened early in your credit journey, this can mean that the timeline of your credit history appears much shorter than it actually is, a factor that can keep your score lower than it could be.

If you have reasons for wanting to close your credit card, like a low credit limit or a high interest rate, contact your financial institution first to see if those can be resolved. You likely can qualify for an increased credit limit *and* a better rate simply by providing them with updated information, and you get to keep your oldest tradeline!

Scam Alert: Amazon Purchase Validation

A number of members have recently reported phone calls and texts purporting to be from Amazon, warning of large purchases, which require confirmation.

Amazon has also published information about this scam. If you receive a call, or a text with a link, asking you to verify your account information in order to confirm a purchase with them, DON'T DO IT! These calls and texts are scams. Amazon, nor any other legitimate retailer, will ever contact you to ask for your account information.



Welcome to our Newest Director

After the retirement of longtime Board Chair John Swingle, Candee Harris was elected to fill the vacated Director's position. Candee is a Wayne County native and is married to Nick Harris. She currently works

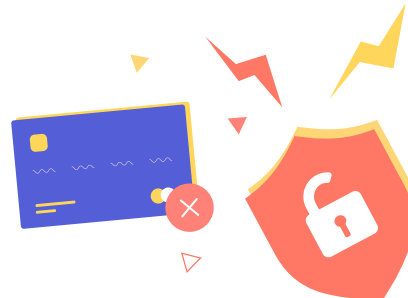
with the Wayne County Industrial Development Authority as Economic Development Coordinator and recently earned her designation as a Georgia Certified Economic Developer. She looks forward to working with our current board to find effective and efficient ways to serve our members.

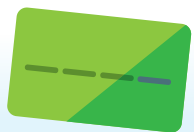
Thank you, Candee, for your desire to represent and serve the members of AFCU. We appreciate you, and all of our directors, for serving in this volunteer capacity to guide us in our quest to best serve our members' needs.

Security Tip: Skip the Skimmer this Summer!

If you are traveling this summer, be sure to pay for gas inside rather than at the pump. Skimmers, devices inserted in or placed on top of the card reader on gas pumps, are designed to steal your card information and may drain your account before you've even had the chance to enjoy your summer plans. If you are traveling this summer, particularly in popular vacation states where fraudsters often place skimming devices, take an extra minute to pay inside. It may not reduce

gas prices or the number of crazy drivers on the road, but it can save you from becoming a victim of gas pump fraud on your debit or credit card.





Helpful Hint

Skip the extra logon to your ezcardinfo.com credit card account when you access it from within home banking or the AFCU app.

Just click on "Credit Card" in the menu of either!

In case you missed it...

5 Quick and Easy Things You Can Do with Your AFCU Credit Card at ezcardinfo.com



- 1) Activate Your Card
- 2) Review Your Transactions
- 3) Make Your Payment
- 4) Transfer a Balance
- 5) Download Your e-Statement

Need help with an AFCU credit card or ezcardinfo.com?

Call our helpful staff at (912) 427-8924.

Don't let low rates pass you by!

Refinance your auto or trade in your older vehicle now to lock in your low loan rate!

Come see Ashley or Tracy at our Jesup location, or call them at (912) 559-6083 to get started.

If your schedule is tight, click on "Apply for a Loan" from any page at altamaha.org.



Just So You Know:

AFCU staff, nor any of its affiliates, will never call, email or text you and ask for your account number or other sensitive information.

If you receive a request for such information from someone claiming to be an AFCU employee, don't share it, and be sure to notify AFCU of the attempted phishing along with any details of the call or message you received.



Holiday Closings

Labor Day

Saturday, September 3rd
and Monday, September 5th

Now Offering...

ATM deposits at all branch ATMs!

Use your debit card to deposit cash or checks to your AFCU account in Jesup, Ludowici, or Screven anytime!



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



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

Federally insured by NCUA



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