

real news



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AFCU Gets into the Holiday Spirit!

While AFCU remains active in our communities year-round, opportunities abound during the holidays. This year we participated in the Wayne County Christmas Parade in downtown Jesup with our Candyland-themed float, built by our very own Jesup team members. We also participated in the Exchange Club's annual Shop with a Cop to help make many local children's Christmas a little brighter. AFCU staff also donated funds to Compass Worship Center's Disaster Relief Fund to help those needing help due to Hurricane Helene.



Wayne County Christmas Parade



Compass Worship Center Disaster Relief Fund



Exchange Club Shop with a Cop

These are just a few of the ways we have spread cheer this season.

If you know of a need in our communities, please let us know! We are always looking for ways to help.

Cheryl's Corner

Every new year, millions of people make **New Year resolutions**. Some may resolve to eat less, work out more, or go back to school. Many will resolve to save more and spend less. You may even be one of those people, but accomplishing this may be difficult and you may need help.

AFCU offers many ways to help you accomplish this goal, from online educational content to help you form a plan to credit union staff who act as your trusted advisors about individual financial decisions to low-cost or no-cost products and services and high-yield accounts that help you achieve your goals.

Maybe you want paying for Christmas to be easier in 2025. Try saving through our Christmas Club account! Maybe you want to lower your interest on your credit card balances. Open an AFCU credit card and transfer a balance to our low-interest option! Or maybe you just want an incentive to save more of your money. Open a high-yield Kasasa checking account and watch your money grow!

No matter what your financial resolution, we can help. It's all part of the credit union way of "people helping people." If it's been a while since you've looked at your finances, we invite you to stop by and see the good we can do for you! I know that you'll be glad you did.

Cheryl M. Spires
President/CEO



AFCU Celebrates Promotions & New Hires

AFCU recently helped advance the careers of two valuable employees. Kimberly Burns was promoted from Staff Accountant II to Accountant, and Jessica Brumitt was promoted from Digital and Payment Systems Manager to Digital and Payment Systems Director. Each has provided exemplary contributions to the credit union, and we are happy to shine light on their accomplishments.



Kimberly Burns
Accountant



Jessica Brumitt
Digital and Payment Systems Director

AFCU also added two new people to our great team. Trey Robertson joins us as our Special Services Officer, and Jonathan Burgos comes on board as our Chief Financial Officer. We welcome them as they begin their AFCU careers and look forward to their future contributions and growth here.



Holiday Hangover? Here Are 3 Debt-Repayment Tricks You'll Love



The holiday season is wrapped up, and if you're like most of us, you may have had a little too much fun with your credit card. But don't worry, you're not alone! Whether it's the extra gifts for loved ones or those irresistible holiday sales, it's easy to get caught up in the moment. Now that the New Year has arrived, it's time to shake off that financial fog and get back on track. We have three fantastic tricks to help you tackle that post-holiday debt hangover without feeling overwhelmed.

First up on our list is what is known as the "Snowball Method." Think of this as making a snowman out of your debts—one small ball at a time. Start by listing all your debts from smallest to largest (don't worry about interest rates just yet). Begin paying off the smallest one while making minimum payments on the rest. Once you've tackled that tiny debt, use the freed-up cash to attack the next smallest one. It's all about building momentum and confidence as you go along. This strategy works wonders because it gives you quick wins early on, which feels fantastic and keeps your motivation high!



Next, let's chat about the Envelope System in the digital age. Remember how grandma would stash cash in envelopes marked 'groceries,' 'entertainment,' 'holiday debt,' etc.? Instead of envelopes, set up automatic payments or transfers that apply to your debt. This way, you make sure you're taking care of your debt before adding more to it.

The third way to help with holiday credit card debt is utilizing a low-rate personal or debt consolidation loan.

These types of loans can help you consolidate all your high-interest credit card balances into a single, more manageable monthly payment. By taking advantage of a low-interest loan, you can potentially save money on interest charges and pay off your debt more efficiently. Paying down debt this way also helps to improve your credit score.



So there you have it - three simple yet powerful tricks tailored for taking care of any post-holiday debt hangover without breaking too much sweat—or spirit! **Remember that no matter how big or small your debt might seem, you've got this, and we're here to help!**



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

Having financial difficulties after the holiday season?
Keep in contact with us at AFCU!
We are here to help YOU!



Did You Know?

AFCU's new online loan payment system shows your current loan information, stores your previous online payment activity, and even allows you to schedule multiple future payments!



Holiday Closings

Martin Luther King, Jr. Day

Saturday, Jan. 18th
and Monday, Jan. 20th

Presidents' Day

Saturday, Feb. 15th
and Monday, Feb. 17th

Sabias?

AFCU ahora tiene personal que habla español en Jesup y Ludowici!



AFCU staff will NEVER call, email or text you and ask for your account number or other sensitive information.

Important Date:



Annual Meeting
Thursday, February 27th at 6pm

For All AFCU Members!

C. Paul Scott Polytechnical Center at Coastal Pines Technical College



Jesup
407 South First Street
(912) 427-8924

Ludowici
442 East Cypress Street
(912) 545-3257

Screenen
217 J.L. Tyre Street
(912) 579-2767

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