

real news



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*Andrew Walden (L) 2025 PAGE STAR Teacher
Shawn Elijah Young (R) 2025 PAGE STAR Student*

Supporting Excellence in Education

Altamaha Federal Credit Union proudly supports academic achievements in our community. We were thrilled to congratulate Long County High School

senior **Shawn Elijah Young** for being named the 2025 PAGE STAR Student, thanks to his exceptional SAT performance and dedication to success. **Andrew Walden**, Shawn's Honors Physical Science & Chemistry teacher, was also celebrated as his STAR Teacher for his crucial role in Shawn's achievements.

We were equally honored to recognize **Nicholas Leasure**, Wayne County's 2025 Valedictorian, **Caredith Groover**, Salutatorian, and PAGE STAR Teacher **Andy Hursey**.

Congratulations to these outstanding students and educators!

The PAGE STAR program, organized by the Professional Association of Georgia Educators (PAGE) and the PAGE Foundation, has recognized nearly 30,000 students and their mentors. Altamaha Federal Credit Union is proud to continue supporting this tradition of transforming lives through education.

At AFCU, we remain deeply committed to initiatives that celebrate and reward achievement.



*Nicholas Leasure
WCHS 2025 Valedictorian*



*Caradith Groover
WCHS 2025 Salutatorian*



*Andy Hursey
PAGE STAR Teacher*

Cheryl's Corner

When you read this, I will have just finished my time here at AFCU. I will officially retire from the credit union industry March 31, 2025.

My first day here seems like a distant memory, but my time here has flown by. **In that time, our team has accomplished much.** We have seen the introduction of two different online loan payment portals; deposit-enabled ATMs; an improved mobile app and home banking platform; Apple, Google, and Samsung Pay-enabled debit and credit cards, mobile deposits, and instant issue of debit cards in-branch. We've formalized training resources for both new hires and existing employees, and we have placed high importance on regulatory compliance, ensuring clean audits and peace of mind to you that your funds are safe and sound.

In preparation for this transition, our Board had the foresight to create a CEO succession plan, and we hired Jodi Lewis to work alongside me for a year. Jodi comes to AFCU with over twenty years of banking experience, primarily in credit unions, having worked in lending, member services, accounting, and back-office operations. She has been a great asset to us in her time here, and I am confident that she will be a great leader for this organization after my departure.

In closing, I would like to thank each and every one of you for your membership. It was a pleasure meeting and speaking with many of you over my time here. My goal has always been to provide you with the best member service possible, and I hope you received that. As Jodi takes the helm, I know that is her goal, too. As always, if it has been a while since you've visited us, **stop by and see the good she, and all of us at AFCU, can do for you!** I know you'll be glad you did.

Thank you and best wishes to all of you,

Cheryl M. Spires
Retired

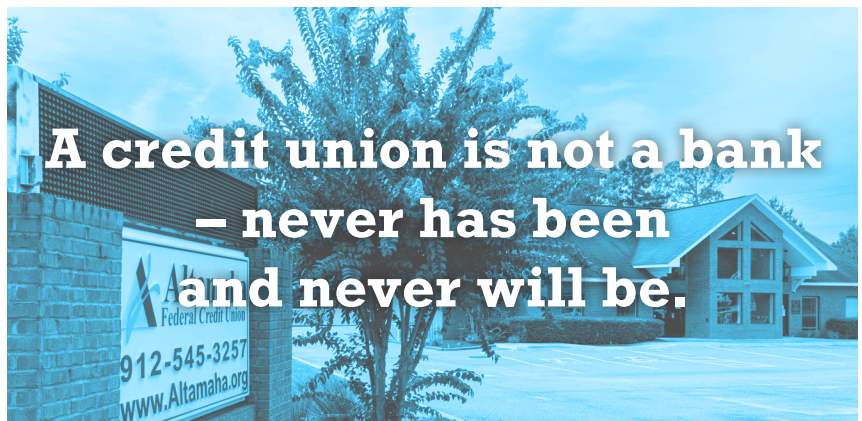


AFCU Celebrates Promotions & New Hires

We're excited to welcome three wonderful additions to our AFCU family! *Allison Hutto* and *Kimberly Smith* join us as Tellers, ready to assist you with a smile and excellent service. *Holly Williamson* will be supporting members in her role in Member Service, bringing her dedication and care to every interaction. Each of them is eager to get to know you and help with your financial needs. Be sure to say hello next time you visit and join us in making them feel right at home here at AFCU!



L to R: Allison Hutto, Teller; Kimberly Smith, Teller; Holly Williamson, Member Service.



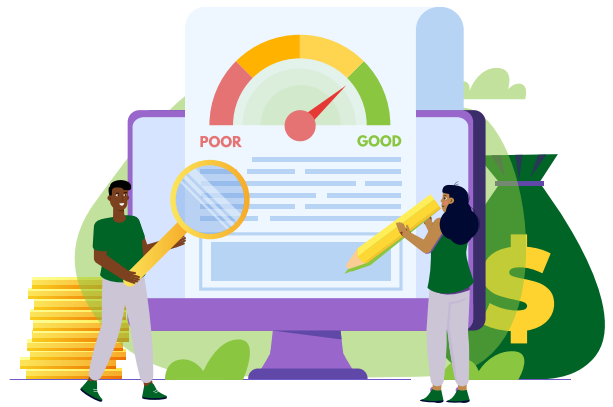
Celebrating 70 Years of Service to Our Members

This May, Altamaha Federal Credit Union (AFCU) will proudly celebrate 70 years of serving you, our members, with care and dedication. For seven decades, AFCU has been more than a place to bank—we've been a partner in your financial journeys, a supporter of local dreams, and a committed part of our Wayne and Long County communities.

From helping families buy a new car to securing their first home to supporting our community, we've walked alongside you through life's milestones. Together, we've built a foundation of trust and created a community where everyone feels like family. And as we reflect on the past 70 years, we couldn't be prouder of the connections we've built and the lives we've touched.

Plans are in the works for a memorable 70th anniversary celebration - keep an eye out for updates soon!

Thank you for 70 incredible years of trust, loyalty, and community. Here's to the future we'll continue building together!



Credit Score Tip: Review Once a Year

Improving your credit score doesn't have to feel overwhelming—it starts with simple, consistent steps. Make it a habit to review your credit report regularly to ensure the information is accurate. Paying your bills on time is one of the most significant factors in boosting your score. Setting up automated payments or reminders is an easy way to develop a consistent payment schedule.



What To Do With Your Tax Refund

Have you received a tax refund this year? It's the perfect opportunity to improve your financial health! Consider using your refund to pay down high-interest debt, boost your emergency savings, invest in your future with a long-term savings account, or even open a Christmas Club account to be better prepared for holiday shopping later this year.



The 7 Cooperative Principles:

- Voluntary Membership
- Democratic Member Control
- Members' Economic Participation
- Autonomy & Independence
- Education, Training & Information
- Cooperation Among Cooperatives
- Concern for Community



Scam Alert: Did you receive a sudden text about unpaid tolls with a link to pay?

Be cautious—it could be a scam! Federal and state authorities warn that scammers are sending fake messages pretending to be toll agencies, asking for immediate payment or claiming you owe a specific amount. Clicking on these links can expose your personal information, including your credit card details or driver's license number, putting you at risk of identity theft.

To protect yourself, never interact with suspicious messages, avoid clicking on unknown links, and report the message as junk. If you're unsure about a toll notice, visit Georgia's State Road & Tollway Authority website directly (<https://srta.ga.gov/contact-us/>) or call (404) 893-6100 to confirm.

Stay alert and safeguard your information from scammers!



**People
Helping
People**



Did You Know?

AFCU makes it easy for members to pay their loans online through its convenient and user-friendly online banking tools. With just a few clicks, members can log into their AFCU online banking account and securely manage loan payments anytime, anywhere. This hassle-free process saves time and ensures payments are handled efficiently, giving you more flexibility and control over your finances.



Holiday Closings

Memorial Day

Saturday, May 24th
and Monday, May 26th

Juneteenth

Thursday, June 19th

Independence Day

Friday, July 4th
and Saturday, July 5th

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.



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.