

# real news



altamaha.org 

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## Fall is Here, and We're Here for You!

As the leaves begin to change and the air turns crisp, it's the perfect time to embrace all the joys of fall - football games, cooler weather, and holiday gatherings with loved ones. At Altamaha Federal Credit Union, we're reminded of the importance of community and connection during this special season.

No matter the time of year, AFCU remains committed to serving our members with warmth, care, and personalized financial solutions. Whether you're planning for the holidays, saving for the future, or simply enjoying the season, we're here to support you every step of the way.

**Here's to a wonderful fall filled with memories, milestones, and moments that matter.  
Let's make it a season to remember—together!**



## Have You Received Your New Debit Card Yet?

Exciting news for all Altamaha Federal Credit Union members! Our new and improved debit cards were shipped out in early September, and they come packed with features designed to make your life easier and more secure. Here's what's new:

- **Tap and Pay Convenience:** Make purchases quickly and securely with just a tap of your card.
- **Travel Alerts Made Simple:** Heading out of town? Easily set up travel alerts to ensure uninterrupted access to your funds.
- **Lock and Unlock with a Click:** Misplaced your card? No worries! You can lock or unlock your card instantly with a click.

These new debit cards are not only more functional but also provide a safer and more convenient way to access your funds. Whether you're shopping locally or traveling, your AFCU Debit Card is your perfect companion.

Haven't received your new card yet? Please contact us to ensure it's on its way. For more details about our debit cards and their benefits, visit our website (altamaha.org).



## Supporting Our Amazing Educators

**Altamaha Federal Credit Union was thrilled to support Wayne County's incredible new teachers at their New Teacher Orientation!**

To help them kick off the school year in style, we started their morning with a delicious breakfast and gifted them brand-new lunchboxes. It was our way of saying "thank you" to the educators shaping the future of our community.

At AFCU, we're proud to stand behind our teachers and education. Wayne County, we're here for YOU—every step of the way!

# Welcome to Our Newest Team Members!

We are thrilled to celebrate two of our outstanding members of our community. We're excited to announce that two new team members have joined the Altamaha Federal Credit Union family! Barbara Hardee, Loan Manager and Kiara Eversley, Financial Services Representative, bring fresh energy and expertise to our team, and we can't wait for you to meet them.

They'll be helping us serve our members even better. Be sure to say hello when you see them at the credit union!



**Barbara Hardee**  
Loan Manager



**Kiara Eversley**  
Financial Services  
Representative

## Start Saving for the Holidays with a Christmas Club Account

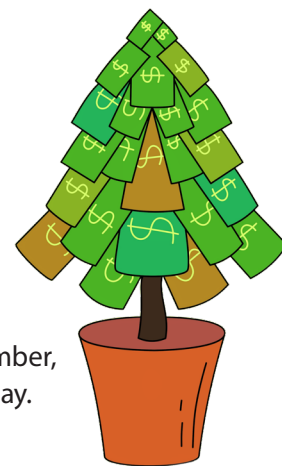
The holidays may feel far away, but there's no better time to start saving than now! Altamaha Federal Credit Union's Christmas Club account is the perfect way to prepare for the most wonderful time of the year.

Here's why a Christmas Club account is a smart choice:

- **Competitive Dividend Rate:** Watch your savings grow throughout the year.
- **No Minimum Balance:** Start saving with any amount that fits your budget.
- **Convenient Payroll Deduction:** Automate your savings with ease.
- **Quarterly Statements:** Stay on top of your progress with regular updates.
- **Easy Access:** Make deposits at the credit union, by mail, or through Audio Response.

Funds are disbursed directly to your Primary Share Savings account on the first business day of November, just in time for holiday shopping! Plus, with no minimum balance required, it's easy to get started today.

Don't wait - open your Christmas Club account now and make next year's holiday season stress-free.



## Get Ready for the Holidays with AFCU's Holiday Loan

Christmas is just around the corner, and Altamaha Federal Credit Union is here to help you make the season bright. Starting October 1st, take advantage of our Holiday Loan to cover all your holiday needs—whether it's gifts, travel, or festive celebrations.

Here's what makes our Holiday Loan a perfect fit:

- **Borrow Up to \$3,500:** Get the funds you need to make this holiday season unforgettable.
- **Flexible Terms:** Enjoy repayment terms of up to 18 months.
- **Competitive Rates:** Rates as low as 7.99% APR (Annual Percentage Rate).

Plus, a Holiday Loan offers a much lower rate than your average credit card, helping you save money while spreading holiday cheer. With a Holiday Loan from AFCU, you can focus on creating joyful memories without the financial stress. Our friendly team is ready to assist you in making the process quick and easy. Come see us today and get started on your holiday plans!



## Holiday Closings

Columbus Day: Sat, Oct. 11 & Mon, Oct. 13

Veterans Day: Tues, Nov. 11th

Thanksgiving: Thurs, Nov. 27th & Fri, Nov. 28th

Christmas Eve: Closing at noon

Christmas Day: Dec. 25th

New Year's Day: Jan. 1st

### REMINDER:

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



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