



real news



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WINTER 2026 • VOLUME 55 • NUMBER 1



Cheers to a New Year with AFCU!

As we step into a brand-new year, Altamaha Federal Credit Union is filled with gratitude and excitement for what's ahead. The start of a new year is the perfect time to set goals, dream big, and take steps toward achieving the future you envision. And we're here to help you every step of the way.

We also want to take a moment to celebrate YOU, our incredible members. Thank you for trusting us to be part of your financial journey throughout the past year. It's been an honor to serve you, and we're proud to be your partner in reaching your goals.

Here's to a year filled with opportunities, growth, and success. Together, let's make 2026 a year to remember!

Start the New Year with Your Debt Under Control

The new year is here, and it's the perfect time to take charge of your finances. If holiday spending has left you feeling overwhelmed, Altamaha Federal Credit Union is here to help with a Debt Consolidation Loan.

Consolidating your debt into one easy-to-manage payment can simplify your financial life and help you regain control. *With competitive rates and flexible terms, a Debt Consolidation Loan is a smart way to:*

- Combine multiple debts into one payment.
- Lower your overall monthly payments.
- Reduce financial stress and focus on your goals.

Let's make 2026 the year you take charge of your finances and set yourself up for success.

Contact us today to learn more about how a Debt Consolidation Loan can work for you!




Stay Safe: Protect Yourself from Scams

Technology has made it easier than ever for scammers to target unsuspecting individuals. At Altamaha Federal Credit Union, your security is our top priority, and we want to help you stay vigilant when it comes to protecting your finances.

Here are some tips to keep your information safe:

- **Never Share Sensitive Information:** AFCU will never ask for your account information, PINs, or activation codes (we already have this information on file). If someone asks for it, it's a red flag.
- **Be Cautious with Links and Messages:** Avoid clicking on links or responding to messages you weren't expecting.
- **Trust Your Instincts:** Seems too good to be true? It probably is. Always verify offers or requests before taking action.
- **Monitor Your Accounts Regularly:** Keep an eye on your accounts for any unauthorized transactions and report them.
- **Use Strong Passwords:** Create unique, complex passwords for your accounts and update them regularly.
- **Enable Alerts:** Set up account alerts to notify you of any unusual activity.

Celebrating Promotions at AFCU!

Altamaha Federal Credit Union is proud to announce several well-deserved promotions among our incredible staff. These team members have shown outstanding dedication and commitment to serving our members, and we're thrilled to celebrate their achievements. Congratulations to all - your hard work inspires us every day!



Stephani Caballero
Vault Teller, Jesup



Kaniya Randolph
Financial Services Rep



Sabrena Burke
Member Service Rep, Jesup



Rachel Moore
Branch Lead, Ludowici



Heather Ford
Branch Lead, Screven



Holly Williamson
Branch Manager, Jesup



Levada Dancer
Quality Control Auditor
/ Trainer / BSA Officer



It's Tax Season: Tips & Smart Ways to Use Your Refund



Tax Preparation Best Practices:

- 1. Organize Your Documents:** Gather all necessary forms, such as W-2s, 1099s, and receipts for deductions or credits.
- 2. File Early:** Avoid the last-minute rush and reduce the risk of identity theft by filing your taxes as soon as possible.
- 3. Double-Check Your Information:** Ensure all personal and financial details are accurate to avoid delays or errors.
- 4. Consider a Professional:** Complex taxes? A tax professional can help maximize your refund & avoid mistakes.
- 5. Use Direct Deposit:** Opt for direct deposit to receive your refund faster and more securely.

Smart Ways to Use Your Tax Refund:

- 1. Pay Down Debt:** Reduce high-interest debt, like credit cards, to save money in the long run.
- 2. Boost Your Savings:** Add to your emergency fund or save for a future goal.
- 3. Invest in Your Future:** Contribute to a retirement account, or invest in education or professional development.
- 4. Treat Yourself (Responsibly):** Use part of your refund for something that brings you joy.
- 5. Plan for Big Expenses:** Set aside funds for upcoming expenses, like car repairs, medical bills, or holiday shopping.



Mark Your Calendar: AFCU's Annual Meeting in February

We're excited to invite all Altamaha Federal Credit Union members to our upcoming Annual Meeting on February, 26, 2026. The meeting will be held at Coastal Pines Technical College and doors open at 6pm.

This event is a cornerstone of our cooperative model, giving you the opportunity to participate in the governance of your credit union.

Here's what to expect at the meeting:

- **Board of Directors Election:** Help shape the future of AFCU by voting for your Board of Directors.
- **Financial and Operational Updates:** Learn about the credit union's financial performance and plans for the future.
- **Member Engagement:** Connect with leadership, ask questions, and engage with fellow members.

Join us to stay informed, get involved, and celebrate the spirit of community that makes our credit union special.

Holiday Closings

Martin Luther King Jr. Day: Closed Jan. 17th & Jan. 19th
Presidents' Day: Closed Feb. 14th & 16th

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 or from your mobile device, download our app from the app store.