



real news

OUR COMMITMENT TO YOU

Not too long ago, all of the AFCU staff came together to find ways to better our service to you, our members. After discussing what we think is important in providing quality service to you, the following is what we all agreed upon. It is "Our Commitment to You," and we will strive to meet these commitments each and every time you contact us or you need our services.

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

Should we fail to meet any of these commitments, please let us know, and we will work to remedy our actions immediately. We are committed to serving you with all the care you deserve.

IMPORTANT NOTICE TO MEMBERS

On Tuesday, November 14th, AFCU will be upgrading its member data processing software. What this means for you: Please make any deposits necessary by 5pm on Monday, November 13th to cover ACH and electronic items that may deduct from your account on the 14th, as all ACH items (deposits and withdrawals) received prior to 8am on the 14th will be posted prior to 8am on the 14th. You may continue to make deposits, loan payments, transfers and withdrawals on the 14th, but those items will not reflect on your available balance until our upgrade is complete. Normal business should resume on Wednesday, November 15th. However, both our Screven and Ludowici branches will open late at 11am on the 15th to allow for staff training on the upgrade.

Cheryl's Corner

A while back I had a conversation with a long-time member whose spouse had previously served on our Board of Directors. She spoke with such conviction about AFCU, and it reminded me of the sense of belonging and connectedness and pride that we, as members – as owners of the credit union, have with it. It is something that I learned long ago at my very first credit union – a credit union from which I had gotten my first car loan, a credit union which my daddy had previously served as a volunteer Director for some twenty-five years, and a credit union that I helped to save from closure because of the will of its members.

It is this feeling of belonging that drives the business of the credit union. It is a feeling that provides you with the desire to see it not only stay alive, but flourish. It is a feeling that provides the fight in you to battle those who try to tear it down, whether they be naysayers, competitors or lawmakers. As member-owners, you have a vested interest in your credit union. You want nothing but the best for it.

As your trusted staff, we have responsibility to support your goals. It is with this in mind we created "Our Commitment to You," outlined in this newsletter. Like you, we want nothing but the best for AFCU.

- Cheryl M. Spires
President/CEO

Credit Score Tip

Paying credit obligations late can negatively impact your credit score and thereby potentially hinder your ability to either obtain credit or to get a better rate on your next loan. If faced with a choice to pay current obligations or old collection items, opt for the current obligation. Paying the older items will typically have less of an impact on your score, regardless of the size of either.

For more tips on how to improve your credit score, stop by and talk to one of our trusted loan staff today or call them at (912) 559-6083.



Jesup – 912-427-8924

Ludowici – 912-545-3257

Screven – 912-579-2767

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

HOLIDAY CLOSINGS

Columbus Day

Saturday, October 7th & Monday, October 9th

Veterans Day

Saturday, November 11th

Thanksgiving

Thursday, November 23rd & Saturday, November 25th

Christmas

Saturday, December 23rd & Monday, December 25th

New Year's Day

Saturday, December 30th & Monday, January 1st

ICU Day is October 19th

Come join us for food, fun and prizes on Thursday, October 19th for International Credit Union Day! Members worldwide celebrate credit membership every third Thursday of October, and we want to celebrate you. We'll be giving prizes away all day and will have some great grub on hand too. Watch our Facebook page for more details! You won't want to miss out on this fun-filled celebration.



THREE START THEIR COLLEGE CAREER WITH A LITTLE HELP FROM AFCU

Each year, AFCU awards three \$1,500.00 college scholarships to graduating Long and Wayne County high school seniors. This year's recipients were Wayne County High School graduates Morgan Courson, now attending Lee University in Cleveland, TN and Rhett Rinehart, now attending Coastal College of Georgia; and Long County High School graduate James Goober, now attending Georgia Southern University. Congratulations to each of these stellar students! We wish you all the success in the world!



Morgan Courson



Rhett Rinehart



James Goober

Member Shred Day

Preserve Our Resources and Protect Your Privacy

Bring your personal documents for shredding on site at our Jesup location.

Thursday, October 19th from 10am – 1pm

Christmas Loans begin October 2nd

Call our trusted loan staff at (912) 559-6083 or apply online at www.altamaha.org

