



SCHOLARSHIP PREPARATION CHECKLIST

The AFCU 2018-19 College Scholarship application period will open March 1, 2018 and will close on April 13, 2018. Check each item below to make sure you are ready!

- Must be an AFCU member with an account existing in your name since at least May 1, 2017.
- Must be a senior, graduating in 2018, from Long or Wayne County High Schools
- Must have been accepted by an accredited college or university
- Must have a cumulative “B” or higher average

If you’ve checked everything off the list, look for our online application which will be available on our website March 1st. Good luck, and keep up the hard work, seniors! Graduation will be here before you know it.

STYLE & EFFICIENCY

The U.S. Department of Energy offers a side-by-side comparison of vehicles on its website. Just log onto www.fueleconomy.org and click on the “Find & Compare Cars” link on the home page. This link will allow you both find and compare vehicles, as well as search for a vehicle by estimated miles per gallon. With a little research, you can find a vehicle that fits your style and that meets your fuel efficiency needs!



Cheryl's Corner

Sometimes life doesn't go as planned. Sometimes that can be a good thing, and sometimes that cannot. Over this past quarter, life didn't go as planned, and much of it was not a good thing. But for AFCU, that didn't mean we couldn't make it out on the other side better than before.

At the beginning of the quarter, our Jesup telephone system was struck by lightning, rendering the whole system useless for a day or two. Then came the hurricane. Anytime we have to close our doors or operate without sufficient telephone or internet access reduces our ability to serve our members. Not long after, our Audio Response Teller system began to repeatedly go down. We worked with several vendors for well over a month to finally nail down the issue causing the outages. In the midst, we uncovered some items that required and will require hours of work to resolve.

And then came the big one – “the upgrade.” Having always worked in an “in-house” data processing environment, I have solely administered some twenty upgrades in my life, all without much hoopla. Working in a “service bureau” environment is different. The data processor is responsible for administering upgrades and for many of our daily processes. They are the experts on the system, and they administer these processes for hundreds of credit unions across the nation. What should have been a simple and short process turned into a days-long event that obstructed member access to several services and to accurate accounting.

Truly, if it could happen to anyone, it happened to AFCU! This past quarter wasn't easy for the AFCU staff, and it certainly wasn't easy for many AFCU members. The important thing is that together we have moved past these issues and are looking forward to sunnier days. That would not be possible without the extreme dedication of our staff and certainly not without your patience, understanding and honesty. You are AFCU's reason for being, and the AFCU staff's reason for being here. We will continue to work hard for you, no matter what life throws at us!

- Cheryl M. Spires
President/CEO



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

Martin Luther King Jr. Day

Saturday, January 13th & Monday, January 15th

Presidents' Day

Saturday, February 17th & Monday, February 19th

CREDIT SCORE TIP



One of the primary factors affecting your credit score is your capacity to borrow. In short, the greater your capacity to borrow, typically the higher your score will be. There are two simple rules when it comes to improving your capacity to borrow:

1. Pay down credit card debt.
2. Do not close paid-off credit cards.

By paying down your credit card debt, you keep your capacity to borrow high. Further, by keeping paid-off credit cards open, you keep your capacity to borrow high. Doing both will certainly improve that capacity and in turn will help increase your credit score.

STAFF TRAINS ON DATA PROCESSING SYSTEM

In November, just after our upgrade, AFCU had representatives onsite for three days to train all staff on our data processing system and on the new functionality offered by an upgrade. Staff learned how to operate the system more efficiently and how to navigate processes with which they may not have been familiar before. Even our most experienced staff came away with more knowledge than they had before, and the time spent in class was well worth it to all.

GO PAPERLESS!

In an effort to reduce costly paper and ink, we now have the ability to email transaction receipts to you. These e-receipts are emailed to the email address on file for home banking on your member account. Our teller staff may ask if you prefer a paper receipt or an e-receipt, if you have an email address on file. However, if you are not asked and prefer a paper receipt, please let the teller performing your transaction know, and we will be happy to oblige.

Please note that we are unable to delete your email address without blocking your ability to home banking.

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TruStage Insurance Agency

AHE, AHL-936966.3

TruStage® Auto & Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. *Average combined annual savings based on countrywide survey of new customers from 1/1/15 to 1/29/16 who reported their prior insurers' premiums when they switched to Liberty Mutual. Savings comparison does not apply in MA. Coverage provided and underwritten by Liberty Mutual Insurance and its affiliates, 175 Berkeley Street, Boston, MA 02116 USA. Equal Housing Insurer® Liberty Mutual Insurance Company. © TruStage Insurance Agency 2017