

real news



Altamaha
Federal Credit Union
Preserving Our Resources

altamaha.org

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AFCU Helps Those Affected by the Government Shutdown

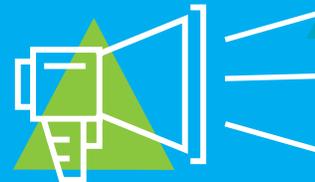
The recent government shutdown affected many area families, and AFCU was there to help. The shutdown lasted 35 days and for many people put a strain on their resources. AFCU offered several means of assistance - from a 90-day note at 5% interest to loan payment extensions to gift cards to allow affected members to buy food and other essentials for their families – to help a number of members. We are thankful that the shutdown ended and know that the effects reached further for some than the shutdown itself did. While we hope that such an event doesn't soon happen again, we want members to know they can always count on AFCU to help its own through tough times.



Let us know how we can help you!

Security Tip

Always use a site's two-factor authentication method when given the choice! Online passwords, even the strong ones, can be figured out by hackers and password-cracking software. Adding an additional layer of protection, such as a one-time passcode being emailed or texted to you, can save you from becoming a fraud victim later.



Last Call!

Friday, April 12th is the deadline for receipt of scholarship applications.

Download an application online at www.altamaha.org – click on “Scholarships” in the “About Us”

Cheryl's Corner

Helping Our Employees Save



For years, many credit unions have used the same template retirement programs for its employees. While it certainly has been a valuable tool to make it easy for credit unions to offer 401(k) plans, the template missed the mark on several points. The plan setup often left employees out of the program for up to a year and a half after employment and there was little incentive to enroll or to improve one's contribution level over time. "Why," I thought,

"do we tell our employees they should be saving but we set up a pattern for them to become comfortable NOT saving?"

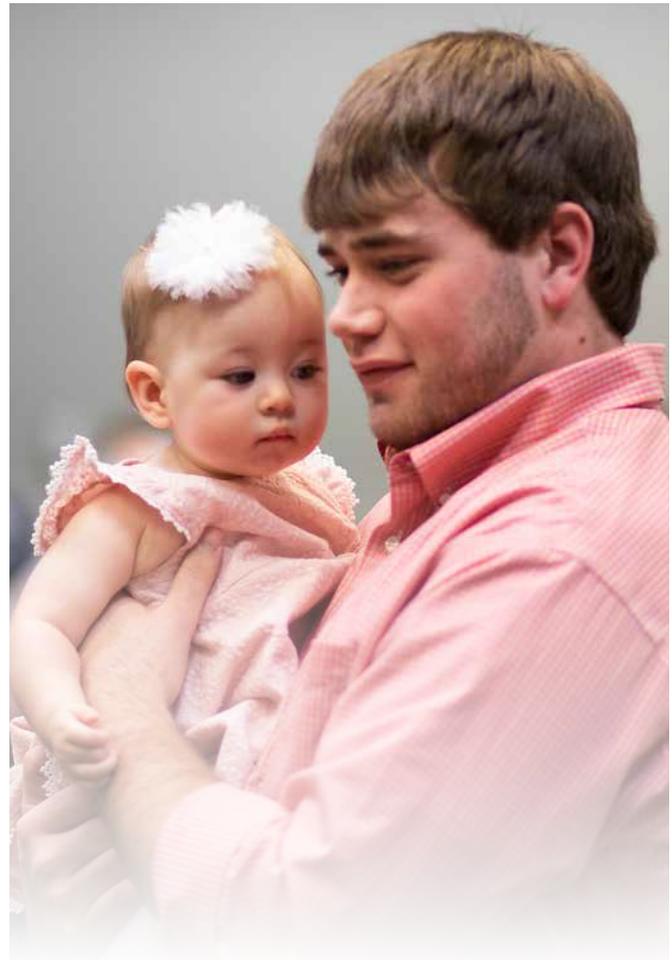
Management got busy building a plan that would not only allow employees to participate early after coming on board, but that would also auto-enroll them upon eligibility. We then took it one step further and implemented an auto-escalate feature, which steadily increases the employee's contribution level each year. I feel good about the example we are setting for our employees.

Helping Our Community Family in Need

You'll also read in this newsletter about our response to the government shutdown earlier this year. We were able to help those in need when it mattered most. After helping one family with a payment extension and a gift card, we received a note addressed to "Altamaha Banking Family" that ended with the sentence, "Thank you again for being more than a bank!" That really warmed my heart!

Altamaha Federal Credit Union really is more than a bank. We are a family formed by the connection of membership, and whether it's helping a member in need or helping an employee on the path to financial well-being, you can always count on us to take care of our own! If you know someone who needs a family like ours, be sure to send them our way!

Cheryl M. Spires
President/CEO



Our Commitment to You

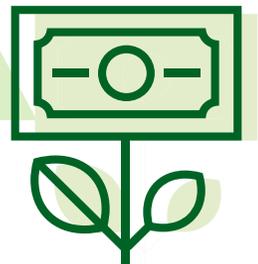
At AFCU, we will:

Provide a clean and welcoming environment.

Process your requests accurately and efficiently.

Offer convenient and accessible products and services.

Build a relationship with you and earn your trust.



Credit Score Tip: Get Help Building Your Credit

If you are new to credit (or if you are rebuilding credit), taking advantage of AFCU's CreditBuilder loan can help improve your credit score. Our CreditBuilder loan is a 12-month loan in which the loan proceeds are deposited to your savings account and held as collateral for the loan until it is paid in full. Afterwards, the funds are released to you to do with as you please. The CreditBuilder helps build your credit in a couple of ways. As a secured installment loan that extends for an entire year, it gives you both the type of credit that helps boost your score the most and the length of time needed to show good payment history. Other loans, such as small unsecured shorter-term notes or credit cards don't improve your score as quickly with good repayment (although they can have a quick negative impact if they are not paid timely). If you are looking to build your credit, let us help you with an AFCU CreditBuilder!

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Showing the LOVE for Credit Unions

Angel Primus shows off the giant teddy bear she won supporting credit unions in our Valentine's Raffle to benefit CUPAC.

Angel (left) is pictured with her niece, Aria Woodcock (right). Thanks for showing the love, ladies!



Employees Earn Certifications

AFCU places a strong emphasis on training and is pleased to announce that three of its employees have earned new industry certifications. In 2018, Member Service Manager Levada Dancer completed her BSA Compliance Specialist certification, HR & Compliance Specialist Lori Moore completed her Credit Union Compliance Expert certification and Vice President of Finance Stephen Harvell completed his Certified Credit Union Investments Professional certification. We are proud to have so many employees take the extra steps to be the best they can be, so that we can serve you the best we can.



Congratulations
Levada, Lori
and Stephen!

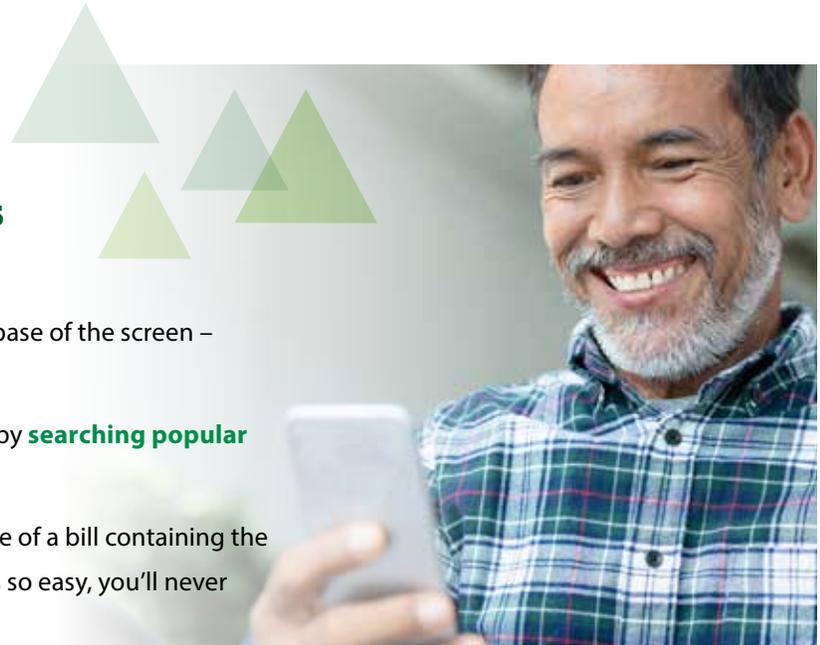
Helpful Hint

Our mobile app offers two easy ways to add a new payee.

Choosing the Bill Pay function in the app reveals two icons at the base of the screen – a camera and a plus sign.

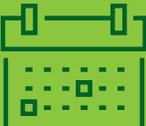
 Tapping on the **plus sign** allows you to add a new payee by **searching popular payees** or by manual entry.

 Tapping on the **camera** allows you to simply take a picture of a bill containing the necessary payment information. We make adding payees so easy, you'll never have to miss a bill!



 **¿Necesita información de cuenta?**

Presione "2" cuando llame a nuestro cajero de respuesta de audio. 912-427-7980
o 912-427-7846.

Holiday Closings & Important Dates 

Shred Day (Jesup)
Friday, April 19th • 2pm - 5pm

Closed: Memorial Day
Saturday, May 25th & Monday, May 27th

Closed: Independence Day
Thursday, July 4th



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



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