

Monday, December 25 - Christmas Day

Monday, January 1 - New Year's Day

Our offices will be closed for these federal holidays.



December 2023 Newsletter

Vision: A Legacy of Improving Lives

Mission: People Serving with Purpose

[Visit our website](#)



Stuff Those Stockings!

GKCU Holiday Loans are the perfect way for stuffing those stockings! Up to \$1200 for 11months at 12%APR. Stop by or [fill out and return application](#) today.

(See GKCU for details. Subject to credit approval).

QUICK LINKS:

[Open Account/Service Online](#)

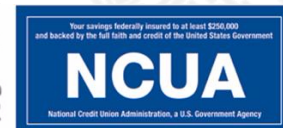
[Deposit Rates](#)

[Loan Rates](#)

[ATM & Shared Branching Locator](#)

[Online Applications](#)

[Contact Us](#)



Rolling Into a New Year

Dear Members,

Hard to believe we are about to close out on another year. We hope 2023 has been a good year for you and your family and it will end with positive reflections and prosperous goals. All of us at GKCU have to again thank you, our members, for your ongoing support in us as your financial partner. No matter where you are in your financial journey, we hope you will continue to turn to us to ride with you on the road ahead. We are so proud of the roots that we have in our two counties. From Kingstree to Pawleys Island and Georgetown to Andrews, and everywhere in between, we know what local means to you. We travel those same roads you do. We shop at the same stores



and eat at the same restaurants. We take our kids to the same ballparks and volunteer for the same community organizations. Most importantly, we know what challenges you face and what victories you celebrate. We have had a successful year because you believed being your local financial cooperative means something. And as we move into our 72nd year of doing business, we look forward to continuing that success with you. From our family to yours, we wish you a very Merry Christmas and Happy Holidays and when you pass on on the road, be sure to wave! ~GKCU



Keep Your Holidays Safe

Shopping, cooking, decorating, and family road trips. The holidays are a busy time and you should not have to worry about keeping your money, and even your identity, safe.

However, fraudsters and thieves do not take time off at the holidays; in fact, it is their busiest time. According to the

National Crime Victimization Survey, incidents increase by more than 20% during the month of December. In addition to the obvious safety tips, such as avoiding long walks in store parking lots at night by yourself, keeping packages in your car or deliveries on your porch, and carrying a large amount of cash, GKCU offers a few more tips to keep your money safe this holiday season.

Don't take the joy out of your holidays by falling victim to holiday scams. Email phishing and telephone fraud is just one way people fall victim during the giving season. From false charitable organizations to friends/family scams asking for money or gift cards for the holidays, fraudsters play on a victim's emotions to get access to personal information and money. If you do pay for items online, be sure the website is secure (<https://>) and pay with a credit card versus a debit card to have added protection in the event of fraud. Finally, if you are traveling for the holidays, do not use unsecure wi-fi to access your mobile app and put in travel alerts to avoid being declined. (You can do this when you enroll for CardHub in our Mobile Money app or calling a GKCU office). If you suspect any fraud, contact GKCU immediately. For more tips, [CLICK HERE](#).

Even Santa Checks His Credit Report

It is almost the end of the year; have you done your annual credit report checkup? It is recommended to check your credit report at least once a year to make sure everything is current and correct, as well as accurate. If you need help analyzing your credit report,



GKCU is happy to sit down with you and see where opportunities may be to help you save some money on monthly spending. Credit Scores are based on payment history, amount you owe, length of credit history, amount of 'new' credit and types of credit used. Your report will detail any credit you have applied for (whether you were approved or not), the current credit you have and your payments. Scores range from 300-850 and can affect your interest rates for future borrowing, so you want to make sure you are making at least your minimum payments and paying on time. If you have a personal issue that affects your ability to pay your obligations, contact the creditor as soon as possible to see what options you may have with payment plans. If you do notice something on your credit report, contact the credit bureau or enroll for [Credit Sense](#) via GKCU's online/mobile service to report immediately. Credit Sense also gives real-time updates and alerts, as well as can help you set

credit goals for the new year. To enroll, click on the Credit Score banner in our online system.



On Your Mark...Get Set... Go in 2024!

Almost time to flip that calendar to a new year and, like some of us, figure how the year got away from us and our goals for the year! Getting into the habit of setting goals for yourself can be great motivators for action but only if they are personal, attainable, and realistic. When planning for the new year, make 2-3

manageable goals that you can do monthly like saving an extra \$10/month or meal planning to avoid eating out so much. Next, set 1-2 goals you can do quarterly like cleaning out those closets, reviewing streaming services or house and yard upkeep. Finally, set 1-2 goals you want to accomplish by the year end. Maybe it's saving for a family vacation, a new car or a home improvement project. This gives you time to make a plan and work hard all year to achieve it. Most importantly, plan for "hiccups" that might occur so you are not discouraged if you don't meet a goal. You can always adjust to meet the goal in a different way. Breaking up goals into digestible 'bite-size' timetables helps you feel more successful when you reach them. Of course, your credit union is here to help if we can by refinancing loans, options for long-term savings accounts, and even retirement accounts. Stop by if we can help get you racing along in 2024.

Make Every Moment Teaching Moments

GKCU employees take every opportunity we can to help our members, our coworkers, and our community. The holidays are a great time to reach out and make a difference with community giving, professional networking and school presentations. We hope you will continue to invest in us so we can, in turn, invest back into our partners and neighbors. We can give back because you first trust us and we carry what we know back out into our communities to make it better for us all.



GKCU employees at Chamber Business After Hours



GKCU employees at Prince George Nursing HealthCare for United Way Day of Caring



Impromptu money lesson at CMD Pantry with a girl and her fur-friends.

**From all of us at GKCU,
Merry Christmas and Happy Holidays!**

We hope you & your family have a safe and joyous season!

Stay Up-to-Date with Text Alerts!
Text "GKCU" to (843)546-5827

Leave Us a Review!

to enroll.