

We continue to monitor weather conditions and will update if any changes to hours are necessary via our website and social media channels.



September 2023 Newsletter
Vision: A Legacy of Improving Lives
Mission: People Serving with Purpose

[Visit our website](#)

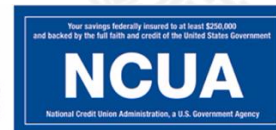


Making Sense of your Credit

Keep up-to-date with your credit by enrolling for our FREE **GKCU's Credit Sense.**

You get: real-time credit scores, alerts and goal setting for credit changes, and tips and offers for improving credit scores. Enroll by clicking on the Credit Score banner in our online & mobile apps.

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Even We Have Challenging Days.

Dear Members,

We understand your financial picture is not going to be perfect every day, which is why we offer a variety of products, terms and services that best suit your individual needs now while looking for ways to help your future too. That is, also, why we appreciate it even more, when you reciprocate that understanding when we have non-picture perfect days too. We are continually finding new ways to make our products and services better for you while still keeping costs to the bottomline in mind. After all, we are not-for-profit



financial cooperative owned by YOU and trusted by YOU to be wise with resources and assets. We have identified areas for updates and upgrades and are addressing those new systems to better serve you. In addition, we continually monitor rates and fees to make sure we are the most affordable solution for you and your wallet. We provide ongoing training and education for our staff and volunteers to give you the best in service. Finally, we continue to support and invest in member success and community enrichment. Overall, we are YOUR credit union and we are HERE for you. We may not be the biggest but we do have your best interest always at the forefront of what we do. WE thank you for your patience and trust as we grow together for the best futures for us all. ~GKCU



Shredding It

Let's face it, even with options for electronic delivery for bills, payments and notices, we still have a lot of personal documents that we do not feel safe just throwing in the trash. From tax returns to school and work documents, we collect more papers with personal information on them than we notice. On **September 30**, GKCU will host a **Shred Event at our Fraser Street branch** from **10am-1pm** to give you a chance to get rid of documents in a safe and secure method. The event is free and open to the public. While we encourage you to bring all the documents you can to destroy, boxes and other containers will not be collected and must be taken back by you. Every person who brings items to shred will also receive a small gift from GKCU and can receive information on our online tools like Online / Mobile apps, Credit Sense and Card Hub. For a list of items you can bring to be shredded, [click here](#). We hope to see you on the 30th!

What's it Worth to You?

Your house is your most prized possession. You worked hard to save for it and even harder to keep it maintained year after year. With every improvement you make, the value in your house can appreciate, meaning there's more equity, or value, you have in your property. From general asthetic



maintenance to highly advanced upgrades like solar panels, insulated windows and doors or new roof, you can add value to your home that can translate into more return when/if you are ready to sell. For a list of simple projects that add value to your home, [click here](#). With a GKCU Home Equity Line of Credit, you can have access to a credit line for use for all your home improvement projects, or other expenses you may have now or may have in the future. Since you only have to pay back when it is used, a HELOC is a great asset to your family's reserves. And, since the line of credit is based on the equity you have in your house, it is a great way to keep adding value to your house for years to come. For more information or apply for a HELOC, visit our [website](#) or call/email our [Mortgage Department](#).

AutoBOTic Finances

There have been a lot of conversations lately on the advantages and concerns about A.I. (Artificial Intelligence).



While we cannot settle all the debates revolving around A.I. and its uses, we can state there are several components that A.I. helps with when it comes to your finances. First, A.I. can help monitor transaction types and locations to trigger alerts when unusual activity occurs. This helps save you from fraudulent purchases and stolen identities. Next, A.I. can assist in making quicker decisions when it comes to lending requests. Based on detailed perimeters and identifying markers, we are able to quicken the process for applications and the turn around for approvals. Finally, A.I. helps streamline services to eliminate duplication of processes and reduce errors. With more automated processes in place, our staff is freed up to handle other tasks that can in turn save you time and money as well. A.I. can help with remembering passwords, repeat purchases and customize offerings that are fit just for you and your needs. So while we may not be flying through the air like the Jetson's, we do see how technology is making advancements to your financial success.

Learning From Our Past to Enrich our Futures!

GKCU is always about learning! From our CU Save Days at local schools to mentoring in our schools to enrich our student's success, we are proud of the efforts we play in our community to make it better for us all. Recently, however, we got a chance to remember where we came from and the strong, rich history we have from rice mills to paper mills. If you get a chance, we encourage you to learn more about where we live by visiting museums and guided tours, as well as helping in local schools or civic groups too.



Back to School at Browns Ferry Elementary



Mentoring with Miss Ruby's Kids



Visit to the Rice Museum with our friends from IP Georgetown Mill

CU Save School Deposit Days Schedule

[Click to view dates for school visits for this coming year.](#)

Stay Up-to-Date with Text Alerts!
Text "GKCU" to 74994 to enroll.

Leave Us a Review!