



GKCU

Georgetown Kraft Credit Union



People Serving with Purpose. Legacy of Improving Lives.

Member Newsletter

February 2024

[Check Your Accounts
Online](#)

[Open An
Account/Services](#)

[Apply for a New Loan](#)

Charge Up Your Credit Union

As your credit union, it is our job to keep your life's financial abilities moving forward. We rely on you to turn to us when you need us, whether for everyday purchases or long-term investments. The more we help you, the more you help us become better suited to handle your growing needs today and tomorrow. We can remain competitive with rates when you trust us with the things most important to you, like what you drive and the place you call home. Our staff loves when we can help you save on a monthly payment or earn more for your retirement. In other words, YOU are at the heart of everything we do, and it is because of you we stay ready to serve whenever you call or stop by. After all, you are the credit union owners, and you are the difference makers for us versus another bank down the street. 2023 was a year of charging-up for GKCU. Loan demand grew while access and lower fees on savings and checking became even more critical in this stretching economy. We welcomed new members and existing members took advantage of adding services. We look forward to sharing more at our annual meeting, so we

Financials

(as of December 2023)



\$174,361,942

Assets

17,800

Members

\$108,486,550

Loans to Members

\$147,157,664

Deposits by Members

[View Our Rates](#)

hope you'll join us. Thank you for your support and trust, and here's to charging up even more in 2024.
~GKCU

GKCU Annual Membership Meeting

February 20, 2024 at 6pm in Winyah Auditorium

Review of Financials - Election of Officials - Staff & Volunteer Recognition

Door Prizes & Cash Drawings

Members must be in good standing in order to vote.

Time for a Financial Checkup?

It's hard to believe we are already one month into 2024. From New Year's resolutions to dry January, we set the year on a course for healthier and wiser decisions, but have you checked on your financial wellness?

Just like an annual checkup for your mind and body, it is good to stay in tune with how your wallet is doing. With GKCU's **Credit Sense**, you can check your credit score and report suspicious activity, but if you want more than a routine checkup, take a deeper dive into the new Financial Checkup feature. You can unlock financial insights such as spending details, cash flow, and analysis of budgets and debt-to-income ratios. You can get personalized tips and recommended steps to guide you to informed decisions that will energize you for a healthy future. Finally, you can set goals and get updates as you make progress toward them. To enroll, click the Credit Sense banner in the online or Mobile Money app. *(Best of all, it's FREE!).*

[CLICK HERE](#) for other financial checklists.



GKCU can help you stay financial fit with:

STAYING ACTIVE:

- * Credit Sense Credit Updates
- * CardHub (debit card control)
- * Online & Mobile Money App

TAKING CARE:

- * Overdraft Protection
- * Auto-Transfers
- * Message Pay (text loan payments)
- * Debt Protection & Warranties

Open New Service

Not Looking for a Long-Term Commitment?

We all love earning a little more on our savings, but

in this current economic climate, we may not be willing to tie our money up in any long-term commitments. GKCUC understands your need to access cash for daily purchases but also wants to give you the best return for your hard-earned money. In addition to competitive rates on money market and retirement accounts, GKCUC is offering you a deal you'll fall in love with: a **9-month share certificate special for 4.75%***. It's a great time to put away some of that tax return money that will be available to stuff those stockings during the holidays! This offer ends February 29, 2024, so stop by any branch to take advantage. *(Other rates and terms are available; [click here](#) for current rates).*

**Minimum \$500 deposit. Special 9-month certificate with 4.86% annual percentage yield ends 2/29/24. Upon maturity, will roll over to a 12-month term & rate. Penalty for early withdrawal; fees may reduce earnings. Other rates and terms are available. See GKCUC for details.)*



GKCUC is your long-term financial partner with:

- * Savings Accounts
- * Club & Kids Savings
- * Individual Retirement Accounts (IRAs)
- * Money Market Accounts
- * Checking Accounts with no minimum balances and instant issue debit card.

Contact Us

GKCUC in a picture perfect New Year. Pictured below: IP Mill showing off its power against the sunset sky across from our Bourne Street branch. GKCUC attended the Chamber of Commerce Legislative Breakfast. Equipping students with resources they need, GKCUC participates in school career fairs and classroom presentations.



Our offices will be closed Monday, February 19 for the Presidents' Day Federal Holiday.

A GKCUC ATM Upgrade is coming (end of February). Thank you for your patience as we make these improvements to our machines.



Sign up for text alerts from GKCUC for communication with branch operations, special rates and member

communication. Text "GKCU" to 843-546-5827 to enroll.



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