

# Smart Money

## Your Opinions Matter



The clothes you wear. The music you listen to. The games you play. Even the way you style your hair. They all reflect who you are and what you want the world to know about you.

So here's your chance to tell us what you want from your credit union. As a member, you are also an owner. That means you have an equal share in the credit union as the other 10,000 members—and your voice matters.

For years, GKCU has been a place that offered young people a place to belong. With our Kids Club and Smart Savers Savings Club, GKCU provides a place for you to learn the importance of saving your money and teach you basic financial skills that will help you be successful later in life.

In 2006, we opened the first high school branch in South Carolina at Georgetown High and we introduced our high school series in both check and debit card designs. We made over 16 in-class presentations to over 828 students discussing money management and the different products and services available.

Now we want your voice to be heard. We would like to create a youth advisory board to tell us what you want from your credit union. Want updated products? Want more financial tips and advice? Better communication? Tell us what you want. Our mission is to create a financial institution that best suits the needs of its members—of all ages. The Youth Advisory Board will meet quarterly at the credit union to help develop plans to attract younger members and assist with expansion and operation of our school branches. If you are interested, please contact the credit union nearest you, or contact Nikki Ewing, Marketing Director at 436-6313 or [newing@gkcu.org](mailto:newing@gkcu.org). Thanks for your continued support!

## Celebrating... You

In 1952 the employees of International Paper, Georgetown Mill, decided to come together and make a place to handle their day to day savings and loan needs. Named after the city they were in, and the type of paper that the mill made, Georgetown Kraft Credit Union was formed.

Now 55 years later, that small credit union has grown to serve over 10,300 members in not only Georgetown, but Andrews, Kingstree and Pawleys Island. We give our members more than just a place to save and borrow money, we've given them a place to grow and be successful.

In 2007, GKCU members will have another reason to celebrate. Marking our 55th Anniversary, GKCU is planning a celebration to thank our members, volunteers and their families. In conjunction with our annual Member

Appreciation Days, we will hold celebration events at each of our branches in October. We will have lunch, prizes, and special rates on certain GKCU products. However, we know you will be in school, but we want you to join in celebration also. In late September, you will receive a postcard in the mail with the dates of the special events. Bring the card into your local branch and receive a special gift from the credit union. We will also have contests for special prizes—one per age group (2-5; 6-11; 12-15; 15-17).

We look forward to celebrating our success as your community's credit union. Because of dedicated members like you and your family, GKCU will continue to grow and help others with their financial needs.

Be on the look out for more details—in the mail and in the branches!



### GKCU Wants You!

For:  
Youth Advisory Board

Who:  
7-member panel comprised  
of students from 6-12  
grades

Requirements:  
Member of GKCU  
12-17 years old  
Available to meet quarterly

How:  
Drop off or mail enclosed  
form to  
Nikki Ewing,  
Marketing Director  
1530 Bourne Street  
Georgetown, SC 29440  
or email to  
[newing@gkcu.org](mailto:newing@gkcu.org)

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# Checking Your Balance

1. True or False? Reconciling a checking account will help you know when you have money and when you don't.
2. True or False? When writing a check, you must write the amount both numerically and in words. You do not have to sign the check.
3. True or False? Debit cards are connected to your checking account.
4. True or False? Online access to your account is only available when the credit union is open, Monday–Friday.
5. True or False? You should include as much personal information on your checks as possible including name, address, phone number and social security number.
6. True or False? It is not necessary to record your ATM withdrawals or automatic payments because the credit union will do it for you.
7. True or False? A variety of designs are available for both your checks and debit cards and they are all free.
8. True or False? Your ATM / debit card can be used for purchases at stores, online and other merchants if it has the VISA or Mastercard logo.
9. True or False? Online services allow you to monitor your accounts, transfer funds and even pay bills.
10. True or False? A checking account can be convenient, easy to use and help you with everyday needs for items you need to buy.



Check out your account  
on [www.gkcu.org](http://www.gkcu.org)

1530 Bourne Street  
Georgetown, SC 29440  
546-8494  
546-0029 (fax)  
newing@gkcu.org

Answers: 1.T 2.F 3.T 4.F 5.F 6.F 7.F 8.T 9.T 10.T

## What the Check?

Before you know it will be time to head out on your own. Whether off to college or into your own apartment and begin working, it will not be long before you gain your independence into the real world.


As a member of GKCU, we know that you are already ahead of the game knowing how to save your money. But now, you're ready for the next step: checking accounts. At the credit union, if you are 16 and over you can open a GKCU checking account for you to use for everyday needs. Before you do, however, we want to share a few tips to help you remain ahead of the game as you move onto the next step.

Checking accounts are used to pay for everyday needs: groceries, clothes, gas, bills, and entertainment. Because the money comes in and out on a regular basis, you usually earn a lower interest rate on your checking account. When you open your checking account, you will need to order a box of checks. There are a variety of designs that you can choose from, including GKCU's high school designs. There is a basic cost associated with your checks (price ranges with style/design of your checks). You can also request a debit card with your checking account, to use as an electronic method to pay for day to day needs and the money will automatically come from your checking account. Remember to record all purchases (including ATM withdraw-

als) and deposits in your check register to keep up with how much money you have to spend. If you accidentally overdraw your account, you will be assessed an Insufficient Funds Fee (NSF), so remember to reconcile every month when you receive your statement from the credit union.

Now let's look at the check:

- A:** Your name and address. Avoid putting a lot of personal information such as your social security number.
- B:** The date and the check number in the upper corner.
- C:** Who the check is being written to—person or business.
- D:** Dollar amount of check written numerically.
- E:** Amount of check written in words. Must equal same as amount in D.
- F:** Memo line used to write a reminder of why you wrote check.
- G:** Your signature. Must match your signature on your account card at GKCU.
- H:** Number detailing financial institution 'routing' number, your account number and the check number.

John Q. Public 123 Your Street Anywhere, SC 12345	<b>A</b>	<b>B</b>	<b>137</b> Date
Pay to the Order of	<b>C</b>	\$ <b>D</b>	Dollars
 <b>GKCU</b> Georgetown Kraft Credit Union	<b>F</b>	<b>E</b>	<b>G</b>
For	<b>H</b>	253279099 12345 6789012 0137	

For more information about opening a checking account, getting help reconciling your account or if you just have a question or two, call or stop by any of our branches. We'll be happy to help you stay ahead of your financial game.