

Columbus Day Holiday: Monday, October 9

Our offices will be closed for the federal holiday.



October 2023 Newsletter

Vision: A Legacy of Improving Lives

Mission: People Serving with Purpose

[Visit our website](#)



Notice of System Maintenance

On **October 21 & 22**, GKCU will be installing and updating new equipment for our processing system. Our system will be offline from **11pm-11am** affected

ATMs, Debit Cards and Online Services. Please mark your calendars of this downtime. Thank You.

QUICK LINKS:

[Open Account/Service Online](#)

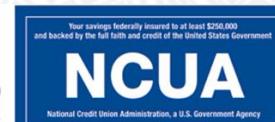
[Deposit Rates](#)

[Loan Rates *NEW*](#)

[ATM & Shared Branching Locator](#)

[Online Applications](#)

[Contact Us](#)



The More We Learn - the Better We Are - For YOU.

Dear Members,

"You should learn something new every day." How many remember hearing this as a child, mostly from our parents on the days we said we were not going to school. However, it is true. When we take time to listen, read, and explore, we can find new opportunities for growth and benefit. Just because we are in the financial services industry, we, too, must continue to learn so that we can be of greatest benefit to you. Our volunteers and employees not only stay up-to-date with industry trends and competitive standards, but they attend conferences and training to find new ways of offering you better products or services that best fit your wallet. We rely on collaboration, expertise and sharing of ideas to improve processes and



response times. We stay engaged on national, regional, state and local topics to make sure legislation is relevant and beneficial. Most importantly, we keep YOU at the focus of all we do so that we can provide you the best guidance and resources when it comes your financial portfolio. What can we help you with today? Let us share what we have learned to translate to success for you. Thank you for your continued support in us as your financial partner. ~GKCU



Snuggle Into a Cozy Rate

Is there anything better than pulling out your favorite fall sweater and finding extra cash in the pocket? We think so. How about a special share certificate rate at **4.50% for 11month*** term?! GKCU wants you to snuggle into a great rate that will keep you warm all season long. Not quite sure how long of a season you want to keep your money in a certificate? Other terms and rates are available to earn you more than a regular savings account. Just [visit our website](#) or stop by any branch to see all your savings options.

Trying to decide if a share certificate (CD) is right for you? These higher-yielding savings accounts earn you more in interest because you are setting it aside for a period of time (or term). Terms vary from 90 days to 5 years. The longer the term, the higher the interest rate. Investments into certificates should be with money that you can set aside because you can incur penalties for early withdrawals. Upon maturity of the certificate, you can roll it over to another term for a new rate or put the money into a regular savings or checking account for you to use. To learn more about which savings option is right for you, talk with a GKCU employee.

*(*11month certificate special with 4.59% annual percentage yield is offered through 10/31/23. Min. opening deposit of \$500. Upon maturity, roll-over goes to 12-month certificate term and rate. Penalty for early withdrawals and fees may reduce earning. See GKCU for details.)*

Scams Can Be Frightening

Tis the season for increased shopping, more expensive purchases and, of course, scams and fraud. As we enter the holiday season, GKCU reminds you to stay smart with your personal and financial information and you will scare those fraudsters away! First, remember to keep your private information private. Do not give your account information, social security number or personal history to unknown callers or emails. Even if they sound legitimate, you can feel uneasy. Ask to contact them back and call the source directly (via the phone number you know). When ordering online, be sure websites are secure ([https:](https://)) and use a credit card so access to your checking account is not vulnerable. If you know you will not be home, have packages delivered to a work address or to a neighbor; and, after packages arrive, break down boxes so drivers-by do not see what you have purchased. Try to use the same card for all purchases and keep up with transactions via our Mobile Money app and Card Hub (debit card control). If you are shopping with cash, do not carry a large amount on you at one time and be discreet when checking out so others do not see how much you have. Finally, if you suspect something suspicious, contact GKCU immediately so we can help you avoid any scams or resolve fraud attempts quickly.





Keep On Movin' Up

Your credit score can tell a lot about you to prospective creditors, but did you know other entities may use your credit report too - including employers, service providers and landlords? Staying on top of your credit report is critical to help you gain knowledge for borrowing or refinancing, report fraud and set goals for

future financial management. Credit scores can range from 300-850 that lenders then use to base interest rates for loans. It is a reflection of your past and current credit with payment history. With Credit Sense, a free online service available in our [online/mobile app](#), you can set yourself up for credit success with tips to improve the way you borrow and make payments. Best of all, you can see where you can be saving money when you improve your credit score and receiving lower interest rates. To get started enroll for our free online service, then click on the Credit Sense banner. Want to know why keeping up with your credit score and building credit is so important? [Click here](#) to read more.

Working Together to Make Us All Better

Being a part of the community is important to GKCU because we want to see our communities grow. In order to do that, we must do our part to give back through volunteer efforts, educational outreach and support for local community groups and non-profits. Recently, GKCU got the opportunity to present at Andrews High, Carvers Bay Middle and the SC Computer Science conference. We got to read to students at Plantersville Elementary for Black River United Way and mentor students at Kensington Elementary for Miss Ruby's Kids. And we were happy to see you at local events like the FCA golf tournament and the Tidelands Health Community Fair. Thank you for your commitment to GKCU so we can remain committed to the community - to make us ALL better!



Financial Literacy at
Carvers Bay Middle



United Way reading at
Plantersville Elementary



Mentoring for Miss
Ruby's Kids

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!