



People Serving with Purpose. Legacy of Improving Lives.

Member Newsletter

April 2024

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Springing Forward

We can tell that spring has sprung in Georgetown and Williamsburg Counties. The azaleas are blooming, the sun is setting later, and the IP Mill car wash has a waiting line. We are excited to see all the changes spring brings and even more excited to see all the changes that lie ahead for your credit union. GKCU will begin springing forward in the coming months with changes to several operational systems. From our telephones and website to our entire operating system, GKCU will transition to new products that will give us more capabilities and security to serve you better. We will continue to monitor our rates so that you are earning the most with your savings and saving more with your monthly loan payments. We will find ways to serve those in need who have experienced past hardships or financial challenges. Finally, we will serve in the community where and when needed to ensure we live, work, and attend school in two great communities.

We look forward to what spring will bring and how we will help your finances blossom! ~GKCU

Financials

(as of February 2024)

\$174,433,252

Assets

17,791

Members

\$108,339,692

Loans to Members

\$147,893,341

Deposits by Members

[View Our Rates](#)

Routing Number:
253279099

GKCU Kindness Challenge:

We are a "people serving with purpose" and what better way to put our mission into action than with a weeklong Kindness Challenge. GKCU staff engaged in acts of kindness towards their coworkers and members and in the community. It was a great reminder that we are more than dollars and cents but the credit union with a 'legacy of improving lives.'



Tis the Season... Taxes Ahead!

"A person does not know how much he has to be thankful for until he has to pay taxes on it." This is a reminder that the April 15 deadline to file your taxes is fast approaching. How you feel about the task depends on how you file and whether you get a refund or send more to Uncle Sam.

There are many options for filing, including a certified tax specialist or by yourself. Most online services, like Turbo Tax, can guide you step-by-step, making filing online easy. Seek assistance from a professional tax preparer if you have a more complex return. Be sure to figure in the costs for preparation services, which can range from \$0 to several hundred dollars.

Filing online requires routing and account numbers for payments/refund direct deposits. If using your GKCU account, include the correct account number. For checking, it is the 12-digit number at the bottom of your checks (starting with 4200). For savings, it is a 10-digit number with your member number plus account type (00, 01). (Add zeros to the front of the member number if less than 10 digits - i.e., 0001234500). Most filings allow you to keep track of your return and when to expect a refund or set up when you will make a payment. If you need help with the account number, contact any branch.



What to do with your refund:

Pay Yourself First:

- * Open a Money Market Account
- * Open a Certificate of Deposit
- * Set aside in new savings for holiday or vacation spending
- * Start a College Fund or Fund Your Retirement Account

Monthly Expenses:

- * Pay off credit card debt
- * Make extra payments on mortgage.
- * Create an emergency fund
- * Make Home Improvements

File Online with Turbo Tax
via GKCU

On the Road Again

Spring Break! It's a good time for you, as a family, to hit the road and find time to have some fun together. And while the fun will create many memories, you should not have to worry about your finances while away. Here are some helpful tips to make your spring break trip one for the books:



**Pay your monthly expenses first (mortgage, car payment, insurance, etc.). Set up bills to be paid through auto-draft on/before the due date or put in the mail before you leave.*

**If you have a separate savings or club account, use the savings to pay for food, gas, excursions, and memorabilia.*

**Give kids a set spending allowance to decide how to spend it. Once they have spent it, they cannot get more until another day.*

**Use credit cards for purchases like airplane tickets and hotel stays.*

**Set Travel Alerts so debit cards are not placed on hold for unusual activity. (via the GKCU Cards tab in our online app).*

**Limit the cash you take and call immediately if your cards get lost or stolen.*

**Download the Mobile Money app to keep up with balances, make transfers, and GKCU contact info.*

GKCU On the Road:

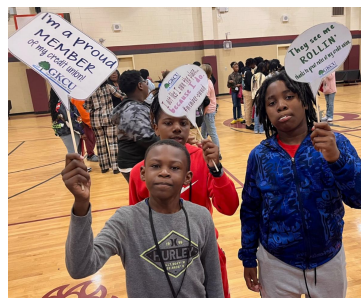
- * Free Instant Issue Debit Card
- * Online Services with Bill Pay
- * Money Money App
- * Apple Pay & Message Pay
- * Shared Branching outlets & ATMs

GKCU's Got You Covered

- * Overdraft Protection
- * VISA Credit Cards
- * Card Hub: on/off debit cards

Open a Checking Online

April is Youth Financial Literacy Month and you can count on your credit union to show up and help build smarter savers! We've been happy to participate in career fairs, in-classroom presentations, teacher and student recognition and school program sponsorships.



We are full-throttle ahead on our Spring Boat Special. Stop by to get pre-approved and then tack on the savings with an additional 1% off your qualifying rate! Offer ends May 31 so don't let the tide roll out on saving you money.



**Sign up for GKCU text alerts and member communication.
Text "GKCU" to 843-546-5827 to enroll.**



**All rates are subject to individual credit, terms and models. See GKCU for details.*

Georgetown Kraft Credit Union | 1379 N. Fraser Street, Georgetown, SC 29440

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