



GKCU

Georgetown Kraft Credit Union



People Serving with Purpose. Legacy of Improving Lives.

Member Newsletter

January 2024

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Start the New Year Off on the SAVINGS Foot!

If you are like the rest of us, you are wondering where the past year went. You may be thinking of the goals you had; some you accomplished and others, well, you are rewriting for goals for the new year. No matter where you have been, the new year gives you a chance to keeping moving forward to reach your goals or pivot to move in a different direction towards a new and improved goal. Things and situations change and you have to be prepared to change with them. That's where we, as your financial partner, can help you plan, prepare and change when you need to. If you are not familiar with all the services available to you as a GKCU member, stop by any branch and let's find ways to save you more so you can reach those goals. Let us get to know you, grow with you, and, even, change with you. Because life is better when you have a strong partner by your side. Happy New Year from GKCU.

Financials

(as of November 2023)



\$172,133,079

Assets

16,371

Members

\$107,724,965

Loans to Members

\$146,160,442

Deposits by Members

[View Our Rates](#)

GKCU Annual Membership Meeting

Goal Setting for the Family

The new year is a common time for you to review financial needs and make a plan for the coming months. Are there any big purchases you will be making? Are there changes like job or family size that will affect your income or expenses? Is it time to make changes to retirement accounts? Is it time for your kids to learn some financial independence? Goal setting is something that should be done as a family and include everyone that is affected by spending in the household. (Parents, you don't have to have full disclosure with your kids, but it is important for them to know what is important to you and the priorities in your spending). Hold yourself accountable (but be ok if things do not go as planned). Make goals personal, realistic and 'bite-sized' so they are easier to attain. Finally, continually review and evaluate so you know when you need to adjust.

[Read More](#)



GKCU is equipped to handle all of your financial goals including:

SAVING MORE:

- * Club Savings
- * Kids Savings
- * Money Market Accounts
- * CDs and IRAs

SPENDING LESS:

- * Car / Boat Refinancing
- * Fixed VISA Credit Cards
- * Overdraft Protection

Open Account Now

Staying Connected

As we've stated already, things change and we want to know when they do. Not only is it a way for us to offer products and services that best fit your wallet but it helps us get in touch with important account information. Remember to notify GKCU with address and employment changes, as well as home, cell and work phone numbers and emails. You can let us know when you stop by a branch, call or text the Contact Center, or when you log into your online services. Another great 'new year' reminder is to check your credit score to ensure all your information is correct and up-to-date. Credit Scores can change a lot, especially after the holidays, so be



Let GKCU help you stay connected with:

- * Free Online & Mobile Services
- * Card Hub for Debit Card

sure to ask for your free copy from each credit bureau or enroll for GKCU's Credit Sense to set alerts, report fraudulent activity and set goals for the coming year.

- Transactions
- * Credit Sense for up-to-date credit scores, alerts and goal setting.
- * Credit Reviews
- * Shared Branching & ATMs

[Read More](#)

Contact Us

GKCU was full of the holiday spirit in December. Pictured below: GKCU helped to sponsor the ice skating rink (and enjoy in the fun) in downtown Georgetown. We attended the Georgetown County Chamber' State of the County. GKCU Kingtree office spreading holiday cheer with gifts for children in the community.




Our offices will be closed Monday, January 15 for the Martin Luther King Jr. Federal Holiday.


Federal Holidays for 2024



Sign up for text alerts from GKCU for communication with branch operations, special rates and member communication. **Text "GKCU" to 843-546-5827** to enroll.

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