



People Serving with Purpose. Legacy of Improving Lives.

Member Newsletter

May 2024

Our Offices will be closed Monday, May 27 for the Memorial Day Holiday.

Check Your Accounts
Online

Open An Account/Services

Apply for a New Loan

May the Savings Be with You.

May is a busy time for many of us. While we see summer on the horizon, we have to get through end-of-school exams, playoffs and recitals, family get-togethers, and work schedules. And don't forget the holidays: Cinco De Mayo, Mother's Day, and Memorial Day to add to our festivities. With all the busyness, our finances can get away from us, so let GKCU lend a helping hand.

Whether you are old-school, handwritten in the check register, or tech-savvy e-balance in the mobile app, be sure to know your account balances (and pending charges as well). This can help you save money by avoiding unnecessary fees and penalties. Also, mark on a calendar, set an alert or schedule when bills and loan payments are due. We also have convenient ways to pay online, such as auto-transfers, bill pay, and text message pay. Finally, there is always time to start a savings plan! Putting aside money in a savings, club, or money market account via auto-transfer never goes out of style. Stop by a branch today if we can help you with any of these 'convenience' services.

Financials

(as of March 2024)



\$176,463,194

Assets

17,801

Members

\$108,358,921

Loans to Members

\$148,368,773

Deposits by Members

View Our Rates

Routing Number: 253279099

CU In the Community:

We are credit union 'people serving with purpose' and we love being a part of our 'legacy to improving lives'. GKCU put action to our vision by: *Donating food to local animal shelter;

*Collecting hygiene items for an outreach center;

*volunteering for local events; and *joining other LEADERS to build raised planters for local food garden.



Are You Protecting YOURSELF?

Accidents happen. We all know what can happen, but are you prepared if it does happen? While we try our best to avoid mishaps, we still need to protect ourselves and our belongings if something happens to damage or destroy what we have worked hard to buy.

When it comes to insurance, there's a wide array of coverage options available. It's essential to conduct thorough research to find the policy that best suits your needs and budget. While many carriers offer comprehensive plans that cover health, car, and home, you might consider having multiple carriers or bundling your coverage to potentially save on premiums.

There are several types of insurance that every individual should consider, including Health, Life, Long-term Disability, Home, and Auto. The specific options within these types will vary depending on factors such as your family situation, age, asset value, and employer benefits. It's advisable to request a review of all your insurance policies annually. This will ensure that your coverage reflects your current circumstances and valuations, and that you're aware of any adjustments or premium discounts that may



Types of Insurance as a GKCU Member:

- * Life Insurance
- * Long-Term Disability
- * Property Insurance
- * Auto Insurance
- * Debt Protection
- * Extended Warranties

Options for Coverage:

- * Life: Whole vs. Term
- * Disability: Can help cover bills
- * Auto: Liability, Comprehensive & Collision: Un/Underinsured, Personal Injury, Medical payment
- * Home: Property, Dwelling, Fire Flood & Natural Disaster

Get a Quote from TruStage

be available. Insurance

Ensuring you are covered can be a heavy task, but it must be done. Understanding all your options will help you get the coverage you need without depleting your wallet.

Ready to RIDE!

Yesterday, they were 'vrooming' around the room, playing with Hot Wheels. Now, they are moving from the booster seat to the front seat to the driver's seat. As a parent, you want to ensure you have the most reliable car for them to ride or drive, so now you are in the market for a new (or new to you) car.

First, it's important to prepare yourself: sticker shock is a real condition. Low inventory, high demand, and advanced technology have created higher prices for cars around the country. Doing research, and even shopping for cars, online can equip you to find the car you want at the right price. If you are purchasing preowned, ask for a vehicle report to see past accidents or repairs so there are no surprises later on. If the factory warranty has expired, ask about extended warranties and protection plans. Most of the time, just a few extra dollars each month can save you peace of mind when they drive out of the driveway. It's crucial to figure in monthly maintenance, gas and insurance costs too, to get a clear picture of your monthly obligations and ensure you're financially prepared.

When financing the car, we are happy to help you get into the driver's seat. Stop by or apply online to see how we can help you drive on the road to financial independence.



In the Driver's Seat:

- * Pre-approvals* Great Fixed Rates
- * Auto-Pay Discounts
- * Co-Signers Help lower payments & build credit
- * In-branch & Online Applications
- * Online Inventory Search
- * Relationship with local dealers

GKCU's Got You Covered

- * Competitive Rates (click here)
- * Debt Protection
- * Extended Warranties
- * Online & Text Payments

Apply Online Now

We love when we get to get OUT of the OFFICE and experience the people in our community. From touring the IP Mill, to teaching Junior Achievement to serving the pancakes for Kiwanis Club, GKCU is all about loving where we live!









Don't let the sun go down on your chance to get a great rate on a new boat! Our spring special with an extra 1% off your qualifying rate will eclipse on May 31, 2024!





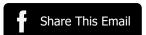








Sign up for GKCU text alerts and member communication. Text "GKCU" to 843-546-5827 to enroll.







*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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