

Walker County Educators Federal Credit Union

April 2018



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Here We Grow Again – Thanks to You!

As a credit union member, you know the benefits of belonging – lower rates on loans, competitive rates on savings and friendly, caring service. We treat you like you own the place, because you do. As a financial cooperative, we exist only for one reason: to provide you, our valued member-owner, with products and services to help you reach your financial goals. Our profits are returned to you in the form of improved rates and better ways to deliver services to you.



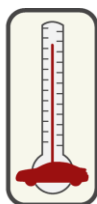
So why not do yourself and others a favor and pass the word about joining the credit union? You'll do yourself a favor because as our membership grows, so does our capacity to provide the very best services. You'll do your friends and family a favor by introducing them to the credit union difference – a difference that can help them secure their financial futures. So, share the benefits of belonging today, and thanks for being our member!

GOT NEW CAR FEVER? Check out our Low Rates!

With sunnier skies, warmer days, and greener pastures on the horizon, many of us have caught that proverbial spring fever. Perhaps you're smitten by springtime but have four wheels, shiny paint, and the rev of an engine on your mind? You may have a case of new auto fever! If you want to ring in spring with a new ride, look no further than your local credit union. Our low rates and unmatched service are the cure for what ails you!

Got New Auto Fever?

Check out our great low rates



With the high costs of purchasing and maintaining a new car or truck, you want to get the best deal possible on your financing, we can help. With your credit union's support when buying your next vehicle, you'll benefit from more bargaining power, lower rates, fast approvals, and quick turnarounds, plus:

- * Up to 125% financing of the vehicle's value
- * No monthly fees or prepayment penalties
- * Easy, convenient application process
- * Loan Payment Protection/Insurance
- * Option for pre-approval
- * GAP Insurance
- * Expert vehicle advisors
- * Personalized member service

Bring that new auto fever down along with your vehicle loan rates by relying on the professionals at your credit union. Stop in any branch today for current rates or visit our website for more details.

STAY INFORMED WITH THE CREDIT UNION

Please make sure the credit union has your current address, if you are unsure please check with us as soon as possible. Your quarterly statement will be mailed to address we have on file in July 2018.

If you would like to receive our emails, please send your email address to:
christyhall@walkerschools.org

Keep Track Of Your Credit

It's always been important to keep up with what's in your credit report and make sure it's accurate. But the disastrous data breach that lasted from May to July 2017 at Equifax, one of the three major credit reporting agencies, makes it imperative. If your vital personal information was hacked, you could be a victim of identity theft resulting in someone fraudulently opening accounts, filing taxes or making purchases in your name. You would have to spend many hours setting the record straight.

Your first line of defense is to request your free annual credit report from each of the three agencies, Equifax, Experian and Transunion. You can do so online, by phone, or by mail. Do not contact the credit reporting companies individually as they are providing free annual credit reports only through these three methods. To order, visit annualcreditreport.com, call 1-877-322-8228, or complete the Annual Credit Report Request Form available at consumer.ftc.gov and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

You may order your reports from each of the companies at the same time, or better, order your report from each one at a time every four months. This will allow you to more closely keep an eye on your report. The law allows you to order one free copy of your report from each of the nationwide credit reporting companies every 12 months.



Ride a Taste of Freedom

Spring and the open road beckons. It's time to answer the call. With a motorcycle loan from the credit union, you can ride a taste of freedom. If you are a new rider, start with a visit to the Motorcycle Safety Foundation's website: www.msf-usa.org where you'll find information on taking a basic rider course as well as an extensive library of tips and materials. The Foundation also offers a refresher rider course as well as rider courses on three-wheelers and scooters.



**Ride a taste of freedom with a CU
MOTORCYCLE LOAN**

Then stop by the credit union to apply for a low-cost motorcycle loan. With a pre-approved loan, you can shop for the ride that's right for you whether it's new or just new-to-you. Remember to make room in your budget for protective gear, such as helmet, jacket, boots, and pants. Have fun and be safe!

Summer Office Hours

Our offices are open all summer, however; we will close each Friday beginning June 8, 2018.

We will resume normal business hours the week of July 23, 2018

Holiday Closings

May 28, 2018
July 4-5, 2018

Memorial Day
Independence Day

THANK YOU

On behalf of the Board of Directors of the Walker County Educators Federal Credit Union, we would like to say a sincere and heart felt *THANK YOU* to Janet Mahle! Janet has given sacrificially for 30 plus years to ensure our Credit Union's success.

Janet will continue to work one day per week, serving the Credit Union as Chief Financial Officer.



Chickamauga Office - AEC

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P.O. Box 545
201 S. Duke Street
LaFayette, GA 30728

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Email: creditunion@walkerschools.org

Business Hours (Both Locations):

Monday - Friday 8:00 a.m. - 4:30 p.m.

Van Service: Monday, Wednesday, Friday

www.WalkerCountyEducatorsFCU.com

