

Walker County Educators Federal Credit Union

October 2018



*Skip A Payment This
Holiday Season*

*Plan Ahead This
Holiday Season
with a Holiday Loan*

*Christmas Club
Checks Will Be
Mailed Soon*

*Thank you
Volunteers*

Protect Your ID

*Drive Down Your
Payments –
Refinance Your
Vehicle Loan*

Holiday Closings

*Credit Union Hours
And Phones*



**Fall
Newsletter**

Skip A Payment This Holiday Season

Holidays not so happy this year? Feeling more and more like the Grinch is lurking at the door? After all, Santa has his elves to make things cheery and bright. What do you have? You not only have extra expenses for gifts, shipping, postage, decorations, food and entertainment, but also a houseful of in-laws and cranky cousins.

Fortunately, you also have the credit union. And we have just what you may need this holiday season. Qualified members may elect to defer loan payments. Just look for your Skip A Payment agreement in the mail. Then select the qualifying loans you wish to defer, sign and return to the credit union by the deadline. All borrowers in good standing with qualified loans may take advantage of this special Skip A Payment program. If you do not receive a Skip A Payment announcement and are interested in deferring a loan payment, please contact the credit union. Please note that mortgage payments do not qualify for this program.



Forms will be enclosed in your quarterly statement or you can access the form on our website:

www.WalkerCountyEducatorsFCU.com under *Services*, then click *Forms* and [Skip-A-Payment](#)

Plan Ahead This Holiday Season With A Holiday Loan

Did you find yourself a bit short on cash last holiday season? Are you looking for an affordable way to plan ahead for this year and cover the extra costs that the winter season brings? A Holiday Loan from your credit union may be your answer! From gifts, to travel expenses, year-end bills, and holiday entertaining, expenses can quickly accumulate. Let your Holiday Loan ease the burden. Low rates, along with flexible terms and payment options will help take the worry out of funding the holidays, giving you more time to enjoy the spirit of the season.

Be holiday-ready by applying for your Holiday Loan now! Apply online at www.WalkerCountyEducatorsFCU.com, or you can call or visit either branch location.



Christmas Club Checks Will Be In The Mail Soon

Christmas is only a few short weeks away, so we will be mailing out Christmas Club checks soon. If you have a Christmas Club account, your check will be mailed to the address on file the first week in November. If your address has changed, please notify us at 706.375.4243 or 706.638.4243.

If you haven't started a Christmas Club account, this is a great time to join for 2019. You will be relieved next year to get that extra check to take care of those Christmas expenses. We have a short application form if you are interested in setting money aside in a separate account. Give us a call, and we will get you started.





Volunteers are the heart of the credit union, and we'd like to extend our appreciation for their service. Your credit union is governed by a volunteer Board of Directors, elected by you, our valued-member owners, at the annual meeting. Board members, as well as volunteers who serve on committees, provide strategic direction to the credit union. Unlike the board members at a bank who are beholden to a group of stockholders, your credit union's directors and committee members give of their time and talents to represent the best interests of all members. They do so out of their commitment to the credit union philosophy of "people helping people." So a big shout out to credit union volunteers everywhere, and especially to those at our credit union. Thank you for all you do and your dedication to the credit union.

Protect Your ID

Free Credit Freezes Are Now Available

Beginning September 21, 2018, you can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too.

How will these freezes work? Contact all three of the nationwide credit reporting agencies – [Equifax](#), [Experian](#), and [TransUnion](#). If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee.

Credit Bureau Contacts

Contact the national credit bureaus to request fraud alerts, credit freezes (also known as security freezes), and opt outs from pre-screened credit offers.

Equifax

Equifax.com/personal/credit-report-services

800-685-1111

Experian

Experian.com/help

888-EXPERIAN (888-397-3742)

Transunion

TransUnion.com/credit-help

888-909-8872

Drive Down Your Payments - Refinance Your Vehicle Loan At The Credit Union

You love your new wheels. The monthly payments? Not so much. It may be time for a do-over. Bring your vehicle loan paperwork to the credit union and we'll help you figure out if

refinancing your loan here is in your best interest. For example, we may be able to reduce the annual percentage rate you are paying on your



loan, either reducing your payment or helping you pay the loan off faster. That means you'll pay less over time and the total price will be reduced. If you are really feeling a financial pinch because of unexpected expenses, we can often extend the terms of your loan, and thereby allowing the payment to fit your budget. At the credit union, we're here for you, not the financial institution's or dealer's stockholders. We'll help you get back in the driver's seat and take control of your payments. Give us a call to find out how.

HOLIDAY CLOSINGS

October 8 & 9, 2018

Fall Break

November 19 – 23, 2018

Thanksgiving Holidays

Dec 21, 2018 – Jan 1, 2019

Christmas Holidays

January 21, 2019

Martin Luther King Holiday

Credit Union HOURS

Chickamauga Office- AEC

P. O. Box 725

925 Osburn Road

Chickamauga, GA

Phone: 706.375.4243

Fax: 706.375.4244

Email: christyhall@walkerschools.org

LaFayette Office Central Office

P.O. Box 545

201 S. Duke Street

LaFayette, GA 30728

Phone: 706.638.4243

Fax: 706.638.0699

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

