



Georgetown Andrews Kingstree Pawleys Island

WWW.GKCU.ORG

## GKCU Happenings

Stockings Stuffed with **GREEN**  
**GKCU Holiday Loans**  
Up to \$1200 for 11 months at  
12%APR.

Click for application or apply at any GKCU office.  
(\*Rates subject to individual credit & subject to change.  
See GKCU for details.)

## QUICK LINKS:

[Deposit Rates](#)  
[Loan Rates](#)  
[ATM & Shared Branching Locator](#)  
[Online Applications](#)  
[Contact Us](#)

**GKCU offices will be close at 1pm on Monday, December 24 and closed Tuesday, December 25 in observance of Christmas holiday.**

## Perks of Your Membership

**Be a Voice for your CU:** As a credit union member, you know you have the unique distinction as an owner of your financial cooperative, along with the other 14,000 members; but, if you are looking for a way to help make your GKCU a bigger and better place for all members, serving as a volunteer on a committee might be a great opportunity for you. Both our Board of Directors (meets monthly) and Supervisory Committee (meets quarterly) are vital positions that help make the credit union philosophy successful. We are currently looking for members who are willing to serve and be a voice for all members. [Click here](#) for more information or email [newing@gkcu.org](mailto:newing@gkcu.org).

**Join the Club:** Everyone enjoys some savings at the holidays but what about some REAL SAVINGS for your wallet!!? With a GKCU Club Account, you can put savings aside with every paycheck so it's there for special times like the holidays, vacation and weddings/new babies. And best of all, you can set up auto transfers, so the only thing you have to think about is how to spend the SAVINGS on you!

**In a Instant:** GKCU understands that you've got places to go and people to see; that is why we are continually upgrading our services to make them more convenient for when you're on the go. Checking accounts now have Instant Issue debit cards that give you immediate access to everyday purchases. Have more control of your spending with Card Valet that allows you to say where and when your card is used. To learn more and download the app, [click here](#). And finally, have to make a deposit but can't make it by a branch? With GKCU Remote Deposit (through our [Mobile Money app](#)), you can take a pic and deposit right from your smartphone! (**Be sure to endorse "For Remote Deposit at GKCU" on the back**).

## In the News

### Take Your CD's for a UP-hill

**Ride:** You are saving so you deserve the credit! As a small way to reward our GKCU members, savings and certificate of deposit (CD) rates were recently

increased. As the markets continue to shift to higher returns, our rates will stay competitive too. For a list of the rates [click here](#).

With the holidays, many will be finding extra GREEN under the tree with gifts of cash or checks. You already know the advantages of saving, but is a CD right for you? What are the advantages and disadvantages of saving long term? [READ MORE](#)



**No Gift Receipts Needed:** We all have that one family member with the big question mark on what to give this holiday. With a GKCU VISA gift card, you can get the perfect size, in the perfect color and no return receipts needed. Available at any GKCU branch, cards can be loaded with amounts from \$20-\$500 (\*\$3.95 VISA processing fee with each card purchased). Mailing your gift card? Cards are not activated until they reach their recipient by clicking on the [activation link](#) on our website.



We can't all get HOME for the holidays. As families grow and move, it is sometimes hard to get together around the tree and unwrap those gifts. If you are looking for ideas for far-away families, [click here](#).

**Adding to the Nest Egg:** Honestly no matter where you are in your job path, it is never the wrong time to think about your retirement (in fact it sometimes is the only thing that gets us through the workdays!). But how do you get started? What options do you have? One option is an IRA (individual retirement account). GKCU offers a couple of options to get you started saving. [Click here](#) to see which option is best for you.



To IRA or 401K that is the question? Our thought, the more you save the better (and quicker to retirement) you are. But IRAs differ in the contributions levels you can make from 401Ks, and sometimes your employer will match contributions to a 401K. [READ MORE](#)

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\*Our kids may know what they want to be when they grow up, but teaching them why they work and how to pay their bills can be eye-opening. GKCU is proud to attend area career fairs to allow them to "Spin the Bill Wheel" on Pay Day.

\* Calling a place HOME is very important to GKCU. We were honored to host the 2018 Habitat for Humanity Panel Build at our Fraser Street office for a very deserving family.



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Is it wrong to give THANKS for all the THANKS-giving you showed us on Facebook? Over 160 members shared kind words, kudos, and compliments to let us know how much you love your credit union and its employees. Thank you! Congratulations to Tonya DuBose for winning the Google Home Mini!



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Connect with us

