

# Walker County Educators Federal Credit Union

January 2018



*Plan Now To Attend  
The 2018 Annual  
Meeting*

*Make Your Holidays  
Easier In 2018*

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Burden With A  
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Loan: Second  
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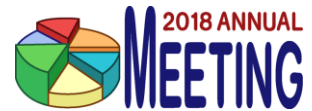
*Credit Union Hours  
And Phones*

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## ***Plan Now To Attend The 2018 Annual Meeting***

Find out how the Credit Union made a difference for members in 2017 and what's on tap for the coming year by attending the 2018 Annual Meeting. Learn the results of the Board of Directors' election. Catch up with your Credit Union friends, and meet new ones, too.



At the Credit Union, you're not just a customer. As a member-owner, you have a stake and a voice. The annual meeting is your opportunity to keep abreast of the Credit Union's future direction. After all, it's not something you're likely to be able to do at other financial institutions, where only the stockholders are invited to participate. The Credit Union is where you belong, so we hope you will be able to join your fellow members at the 2018 annual meeting.

We look forward to welcoming you to the 47<sup>th</sup> Annual Meeting of Walker County Educators Federal Credit Union.

**2018 Annual Meeting**  
**Thursday, February 8, 2018 at 4:30 p.m.**  
**Advancing Education Center**  
**925 Osburn Rd, Chickamauga, GA**



## ***Make Your Holidays Easier In 2018***

When the holidays roll around in 2018, keep those jingle bells from setting off a financial alarm by opening your Christmas Club Account at the Credit Union. Setting aside funds for a specific purpose is a tried-and-true way to save, according to money experts. Start by setting up an automatic transfer from payroll into your Christmas Club. You don't see it, so you won't miss it. Then get the whole family involved with these additional ways to save:

- \* Give a small box or jar a holiday makeover by decorating it and using it to collect loose change. Periodically, bring it to the credit union to add to your account.
- \* Sell unused or no longer needed items at a yard sale or online marketplace; put some of the proceeds in your Christmas Club account.
- \* Make your own take-out by holding an afternoon cook-a-thon and freezing meal-sized portions for nights you don't have the energy to make dinner.

Get started now to enjoy a less-financially-stressed holiday later by opening your 2018 Christmas Club Account at the Credit Union.

Lighten Your Credit Burden With A Consolidation Loan



It's easy to be lulled into making the minimum payments on your credit cards. But take a closer look at your statement to see what you could actually end up paying and how long it will take you to settle the score if you do so - and that's without making any additional charges. If you have balances on multiple credit cards, that's a heavy burden to face. And beware of making a late payment, or it will cost you even more in penalties - a late payment fee and the interest rate may skyrocket.

A Consolidation Loan from the Credit Union can lighten the load. With a credit union Consolidation Loan, we can help you pay off those high interest credit cards. Plus, you'll only have one payment to make every month, a payment that you can put on autopilot so you won't mistakenly forget it. So don't wait a minute more, call on us today to ask about a Consolidation Loan.

Bring Us Your Auto Loan Second Chance Financing

Financed your vehicle somewhere else? We want you back. Give us a call. If we can beat or match their rate, we'll give you \$100 to let us finance your loan.



Drive away with a better rate on your

Vehicle Loan

Inclement Weather / Closings

Just a reminder that the Walker County Educators FCU will follow the Walker County Department of Education's weather related closings.



Make The Switch To e-Statements

Simplify your life with e-Statements. Getting an e-Statement instead of a paper one in the mail is the easy way to keep track of your finances, and it's easier on the environment as well. Here's how it works: When your statement is ready shortly after the end of each month, we'll send you an email. You can then go online, login to your account and check it out. Does our balance agree with yours? What is the remaining balance on your loan? If everything is correct, just file it electronically, where it won't disappear under a pile of flyers.

And, you won't have to worry about your personal information sitting in your mailbox or getting lost in transit when you have your mail forwarded when you are away. So make the switch to e-Statements. Call, or stop by the Credit Union.



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Business Hours (Both Locations): Monday – Friday
8:00 a.m. – 4:30 p.m.

Van Service: Monday, Wednesday, Friday
www.WalkerCountyEducatorsFCU.com



January 15, 2018
April 2 - April 6, 2018
May 28, 2018

Martin Luther King Holiday
Spring Break
Memorial Day