



For Members of Robins Financial Credit Union

At a Glance

Holiday Closings

Martin Luther King Jr. Day

Monday, January 18

President's Day

Monday, February 15

Memorial Day

Monday, May 31

Independence Day

Monday, July 5

2021 Scholarship

Applications are currently being accepted for the 2021 Scholarship. Visit robinsfcu.org to download your application. Application deadline is **Friday, March 26** at 12:00 p.m.

Tax Season

If you are filing electronically, please remember to verify your account number and ABA or routing number to ensure you receive your funds.

Robins Financial Credit Union's ABA/Routing Number is: **261171587**

A Message from the President & CEO



I am honored to have been selected to serve as the new President and CEO of Robins Financial Credit Union. I am proud to lead such a great organization and work alongside an incredible team dedicated to serving you. I look forward to making the most of every opportunity to enhance the financial well-being of our members and our community.

I wanted to take a moment to thank you for your flexibility and adaptation as we pivoted to new ways of doing business during the COVID-19 pandemic. We appreciate your patience as we strive to continue providing the best service possible. One thing that will never change, no matter the circumstances, is our commitment to serving our members and our community. To honor this commitment, we offered pandemic relief programs to minimize financial hardship for our members. This program included waived penalties and fees, deferred and reduced payments, loan refinances and extensions, as well as a special pandemic assistance loan. To support local small businesses, we offered the Paycheck Protection Program provided through the Small Business Administration. Through this program we were able to put over \$4.8 million into local businesses to allow them to retain their employees and continue serving their customers.

We honored our commitment to giving back to our community throughout the year by donating over \$265,000 to more than 150 local non-profit organizations and schools. Through our annual Community Project, we gave over \$131,000 to 5 organizations. We also contributed \$25,000 to provide food assistance and help feed those in need in our community. Additionally, we awarded \$32,000 in scholarships to students dedicated to pursuing their education. In total, we were able to give back over \$450,000 in donations.

We were also proud to continue the Member Rebate. This rebate gave back over \$17.5 million to our members. 2020 presented unforeseen challenges for all of us, which is why we gave back more than ever before. Through this program we have been able to give back more than \$56.5 million over the past four years.

Thank you for your continued trust in our credit union. With your support we will continue our mission to enhance the financial well-being of our members and our community. We look forward to serving you in 2021 and hope for a safe and successful year.

**BETTER
BANKING
IS WHAT
WE DO BEST**

**Member
Focused
Financial
Partners
Community
Proud**

Annual Meeting

The 2021 Annual Meeting will be held on Thursday, February 25 at 5:00 p.m. at the Robins Financial Jack G. Byrd, Jr. Learning Center located behind the Watson Branch location in Warner Robins.

The meeting will be held while adhering to current COVID social distancing guidelines. Due to these restrictions we are limiting the amount of in-person attendees to 25 to view a virtual broadcast.

For those not able to attend in person, there will be a virtual option to attend through WebEx. After you sign up to attend online, a meeting link and code will be sent to your email address.

Important Meeting Information:

- You must RSVP to attend in-person or virtually
- Masks will be required to enter the building
- Sign-ups are first come, first serve
- **There will be no door prizes or cash drawings**

To RSVP to attend the meeting either in-person or virtually, please visit the following page on our website: robinsfcu.org/RSVP

Benefits of Balance Transfers

A credit card balance transfer can help you get your finances on track. Transferring your balances to one card allows you to consolidate your debt and simplify your monthly credit card bills to one easy payment. With a lower interest rate, you can pay off high rate credit cards and pocket all the extra cash you are saving! Use the new convenient Balance Transfer form in Digital Banking under the Cards menu to transfer your balances today.

Stay Connected

You can keep in touch with us throughout the year by following us on our social media pages. We regularly share upcoming events within our community, as well as credit union events and important updates. You will also find valuable financial education content including blog articles, videos, and other useful information. Our content covers topics including auto loans, mortgage loans, credit cards, security tips, digital banking information, and more. Follow us and learn about a variety of financial topics, and share our content with your family and friends!

- Facebook
- Instagram
- Twitter
- YouTube
- Vimeo
- Blog

Contact Us:

Telephone: 478.923.3773 or 800.241.2405

Online: www.robinsfcu.org

Hours and Locations Listed Online

Protect Your Accounts

Protecting your account information is a top priority for us. With scams on the rise, it is more important than ever to stay alert and use your best judgement so you can keep yourself and your finances safe from fraud. Fraudsters are clever and will use sophisticated means to trick you into giving out your information. They may even pose as your credit union and claim that you will lose all of your money if you do not provide the information they are requesting, or they may claim to be an employee from our fraud department attempting to verify your account information.

Know that we will never ask you to provide your digital banking login, password, Secure Access Codes, or any other identifying account information over the phone, via email, in a text or social media message, or through any other channel of communication. We do not need this information to verify you or your account. Any attempt to get this information from you is a fraudulent attempt. If you receive such an attempt, report it to us immediately.

The most important thing you can do to protect your account is to never give out any account information to anyone, especially your digital banking login credentials. Another important security precaution you should take is periodically updating your login credentials. Our goal at Robins Financial is to ensure the safest and most secure methods available for you to bank online. To help you keep your accounts protected, we recently enabled a new feature in Digital Banking allowing you to change your own login ID. Your login ID and password should be unique and complex, and include a variation of letters, numbers, and special characters to meet security standards. As fraud continues to rise and technology continues to change, do your part to protect your accounts and your credit union from unnecessary risk by regularly updating your login credentials.

Keeping your accounts secure works best when we have your help. Let's work together to keep your accounts and information protected. To learn more security tips to help you protect your accounts from fraud, visit our blog at: robinsfcu.org/news



Services and rates described herein are periodically changed and/or deleted. Robins Financial Credit Union's participation with any enterprise is only an attempt to provide a service to its members and has no responsibility for transactions between said enterprise and members. We are an Equal Housing Opportunity Lender; Federally insured by NCUA. All loans are quoted as Annual Percentage Rates and all deposits are quoted as Annual Percentage Yields. Rates are variable and subject to change based on the Prime Rate. Terms and conditions apply; visit www.robinsfcu.org. Contact Robins Financial Credit Union for membership details.