



For Members of Robins Financial Credit Union

## January 2024 News & Notes

### Holiday Closings

**Martin Luther King Jr. Day**  
Monday, January 15

**Presidents' Day**  
Monday, February 19

**Memorial Day**  
Monday, May 27

**Juneteenth**  
Wednesday, June 19

**Independence Day**  
Thursday, July 4

### 2024 Scholarship – Apply Now!

Applications for our 2024 Scholarship are now open. We are excited to announce that high school seniors who are planning to attend a college, university, technical school, or trade school in the State of Georgia are eligible to apply! You can find additional information and submit your application online by visiting [robinsfcu.org/2024-scholarship](https://robinsfcu.org/2024-scholarship). The deadline for submissions is Friday, March 22nd at 12:00 p.m.

**BETTER  
BANKING  
IS WHAT  
WE DO BEST**

**Member  
Focused  
Financial  
Partners  
Community  
Proud**

## A Message from the President & CEO



Seventy years ago, Robins Financial Credit Union was founded with a mission to serve our community and empower individuals on their financial journeys. Today, as we mark this significant milestone, we are proud to continue that legacy of trust, service, and community support.

At Robins Financial Credit Union we are more than just a financial institution. We are your partners in achieving financial well-being and making a positive impact in the community we call home. Our commitment to community goes beyond traditional banking services. For us, it is about building relationships and creating opportunities for growth.

As your financial partners, we are dedicated to providing you with the tools and resources needed to navigate your financial journey successfully. Whether you're saving for a home, planning for education, or securing your retirement, we are here to support you at every step.

We take great pride in being an active and responsible member of our community. Here are a few highlights of our community impact in 2023:

- Through their unwavering generosity, our team raised \$137,000 for the United Way of Central Georgia
- Our 2nd Annual GRANTED Program, awarded educators by providing over \$37,000 in classroom supplies and donations to 20 local teachers
- We gave over \$200,000 in donations to 16 deserving non-profit organizations through our Community Project
- For the holidays, our team rallied together to collect items of need for the homeless, youth, service members, and seniors. On top of all the items collected, we were proud to give over \$47,000 in monetary donations through holiday giving.

In total, we were able to provide over \$840,000 back into our community in 2023.

As we reflect on our journey, we want to express our deepest gratitude to our valued members. We invite you to celebrate our 70th anniversary all year long through our planned special events, offers, and more. Stay tuned for additional information regarding our celebration opportunities. Your trust and loyalty have allowed us to reach this momentous occasion, and we are excited to celebrate with you this year.

On behalf of our team, thank you for your membership. Together, we have built a strong and supportive community, and we look forward to continuing this journey with you as we live out our mission to be Member Focused. Financial Partners. Community Proud.

*Christina O'Brien*

## Annual Meeting Details

The 2024 Annual Meeting will be held on Thursday, February 15 at 5:00 p.m. at the Robins Financial Jack G. Byrd Jr. Learning Center located behind the Watson Branch in Warner Robins.

You can choose to attend the meeting either virtually or in-person. You must RSVP to attend the meeting, and sign-ups are first come, first served. Please note that space is limited for those choosing to attend in-person. There will be no door prizes or cash drawings. If you choose to attend virtually, we will send you an email including a meeting link and code with instructions for how to sign in to the meeting.

**To reserve your spot to attend the meeting either in-person or virtually, please visit [robinsfcu.org/RSVP](https://robinsfcu.org/RSVP).**

## Fraud Spotlight – Spoofing Calls

As technology progresses, utility scams are getting more and more creative and we want to make sure you stay protected and keep your sensitive information from falling into the wrong hands.

Unfortunately, you can't always trust Caller ID on your phone. Spoofing scams are when a caller deliberately falsifies the information transmitted to your Caller ID display to disguise their identity. Scammers will often use neighbor spoofing so it appears that an incoming call is coming from a local number. They will also spoof a number from a company or government agency that you may already know and trust; such as your credit union. Their goal is to get you to reveal personal or financial information. Here are some of the best practices to protect yourself:

- Be cautious when answering unfamiliar numbers
- Don't allow suspicious callers to pressure you into making immediate payments or revealing sensitive information – this is most likely a scam
- If you're unsure that the call you received is a scam, hang up and call the person/company back through a verified phone number

## New Self-Service Option in Our Cards App

Our Robins Financial Cards app is designed to add an extra layer of protection to your accounts as well as give you more control over your Robins Financial credit and debit cards. You can set alerts based on transaction amounts and the type of transaction, easily turn your card off if it is misplaced, and even use your phone's GPS features to send location information to Visa® for seamless transactions while traveling. Recently, we've added a new feature that allows you to link your Robins Financial credit and debit cards to your digital wallet (i.e. Apple Pay®, Google Pay™, etc.). Download our app today to take advantage of this new feature and our other self-service options to give you more control over your cards.

## Take Advantage of Our Credit Card Program

We are proud to offer our members premium purchasing power for everyday needs, shopping, travel, and more through our various credit card options. Enjoy perks such as no annual fees, enhanced protection with contactless chip cards, competitively low rates, convenient payment options, and much more when you take advantage of our credit card program!

- Visa® Platinum Rewards Credit Card
- Visa Signature® Credit Card
- Business Visa® Credit Card



## Savings Products to Reach Your Financial Goals

Whether you're saving for a specific purpose or simply preparing for the uncertainties of tomorrow, Robins Financial offers a variety of savings products to fit your needs. For more information, head to [robinsfcu.org/savings-accounts](https://robinsfcu.org/savings-accounts).

### Christmas Club Savings Account

The holidays may be over, but it's never too early to start preparing for the next season! Whether you're saving up for the holidays or year-end expenses like taxes or insurance, our Christmas Club Savings Account has you covered. You can make deposits all year long, then the money you have saved will be automatically deposited into your selected account on November 1.

### Change the Way You Save

Wish you could save money without thinking about it? Now you can! When you sign up for our Change the Way You Save program, every time you use your Robins Financial debit card, your purchase will be rounded to the next dollar and the difference is transferred to your savings account. Just sit back and watch your savings grow.

### Certificate Options

We offer several certificate options with a variety of terms to meet your needs. Take advantage of our Super Saver, Easy Save, Share, and IRA Certificates today and put yourself one step closer to reaching your savings goals.

### Smart Start Savings Account

This special savings account option is available to those with a MyStash or Second Chance Checking Account. Our Smart Start Savings Account is the perfect tool to promote healthy saving behaviors. With this account, you can earn higher dividends on lower account balances, allowing you to grow the savings you need!



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](https://www.robinsfcu.org). Contact Robins Financial Credit Union for membership details.

### Contact Us:

**Telephone:** 478-923-3773 or 800-241-2405

**Online:** [www.robinsfcu.org](https://www.robinsfcu.org)

Hours and Locations Listed Online

### Schedule Appointments Online