



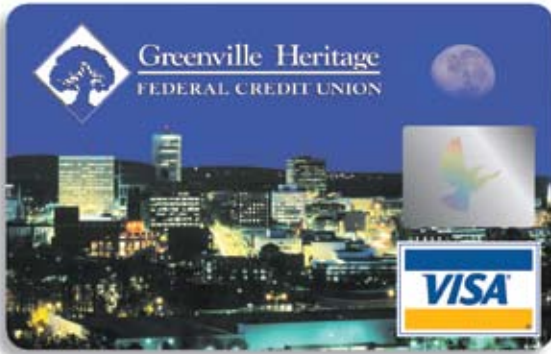
# MONEY MATTERS

A Publication of Greenville Heritage Federal Credit Union

May 2009

## **GHFCU Offers Competitive Credit Card Rates**

### **Rates as low as 9.95% APR\* for Platinum VISA - Not a Teaser Rate!**



Many credit card companies are raising the interest rate, lowering the credit limit and even cancelling the credit cards of good paying customers.

Greenville Heritage FCU offers our members a strong alternative to credit cards offered by national financial institutions like JP Morgan Chase, Citigroup, American Express, and Bank of America.

If you don't currently have a Greenville

Heritage FCU VISA credit card, apply today! It's easy! You can apply online, talk to one of our loan officers for an immediate approval decision, or pick up an application from your local branch and then mail it back to us or bring it in - whichever is most convenient for you!

In addition to competitive interest rates, we now offer balance transfers and online access to your account information. If you already have a GHFCU credit card and want to transfer a balance from another credit card, call or visit your loan officer.

For online access to your credit card account information, visit the eZCard website at [www.ezcardinfo.com](http://www.ezcardinfo.com) and click on the "Enroll Here" button. You will be prompted to provide selected information for identity verification and create a username and

password. Once you are enrolled, you will be able to access your credit card account information 24 hours a day, seven days a week. Using the eZCard website you will be able to:

- Check your available credit
- View your current balance
- Access previous statements
- Download transactions to personal financial management software
- Make your credit card payment
- Change personal profile information
- Set alerts
- Search for transactions and produce reports
- And much more!

*\*Terms and annual percentage rate (APR) are subject to change without notice. Approval is subject to income requirements and credit review. Interest will be charged on average daily balance each month.*

## **Reissue of VISA Credit/Debit Cards Ongoing**

### **Important information concerning national database compromises**

As you are probably aware, there have now been three national security breaches involving VISA credit and debit cards. Unfortunately, some of our cardholders were potentially compromised.

We are sending letters to all members whose cards were involved in one of the compromises. If you receive a letter from us, please respond in a timely manner prior to the deadline. If we do not hear from you on

or before that date, we will be forced to block your card from future transactions.

We appreciate your patience in this matter. Due to the high volume of cards requiring reissue, our plastic card processor is working 24/7 shifts, and it will still take several weeks to get a new card to you. Some members are opting to closely monitor their accounts and others are choosing to close their current accounts while waiting for the new card.

Please review your monthly statement and contact us as soon as possible at 864.467.4160 if you see any suspicious activity or unauthorized charges. Cardholders will not be held responsible for unauthorized fraudulent charges made by third parties that are reported to us in a timely manner (refer to your Accounts & Services booklet for required notification limits). At your request, we will issue you a new debit card and PIN and block your current one at no cost to you.

**Need 24-hour account access?**

Check balances, monitor account history, transfer funds, make loan payments and more – all for free! Call 467.4190 or toll-free 866.835.5371 to access Instant Teller, or visit [www.greenvilleheritage.com](http://www.greenvilleheritage.com) to log into Home Banking.



# Rock Bottom Auto Loan Rates!



**Greenville Heritage**  
FEDERAL CREDIT UNION



[www.greenvilleheritage.com](http://www.greenvilleheritage.com)

## Calculate Your Debt-to-Income Ratio

Keep your debt ratio low to help you qualify for the best interest rates!

It's good to know how lenders determine if you'll be able to afford your monthly payments comfortably, based on your income and other debts. Remember: Many lenders exceed these guidelines, particularly if you have no debt, good credit, or a large down payment when applying for a mortgage.

Use this guide to calculate your debt-to-income ratio:

### Debt:

Monthly mortgage or rent \$ \_\_\_\_\_

Minimum monthly  
credit card payments \_\_\_\_\_

Monthly car loan payment \_\_\_\_\_

Other loan obligations \_\_\_\_\_

**Total monthly debt payments: \$ \_\_\_\_\_**

### Income:

Monthly gross salary \$ \_\_\_\_\_

Other monthly income (bonuses, overtime,  
and so on) \_\_\_\_\_

Monthly alimony received \_\_\_\_\_

**Total monthly income: \$ \_\_\_\_\_**

**Total debt divided by**

**total income = \_\_\_\_\_%**

**36% or less:** This is an ideal debt load to carry for most people. Showing that you can control your spending in relation to your income is what lenders are looking for when evaluating if you are credit-worthy.

**37% to 42%:** Your debts still may seem manageable, but start paying them down before

they begin to spiral out of control. At this level, credit cards still may be easy to obtain, but acquiring loans may be more difficult.

**43% to 49%:** Your debt ratio is high and financial difficulties may be looming unless you take immediate action.

**50% or more:** Seek professional help to make plans for drastically reducing your debt before it becomes a real problem.

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**TIP:** When checking your account balances using Instant Teller, Press 2 for Account Inquiries, follow the prompts, and then Press 2 for Available Balance. This is more accurate as it includes on hold items.

[www.greenvilleheritage.com](http://www.greenvilleheritage.com) • 800.943.6928

### Home Office

75 Reedy View Drive  
Greenville, SC 29601  
864.467.4160

Monday - Wednesday:  
8:30 a.m. to 5:00 p.m.  
Thursday & Friday  
8:30 a.m. to 5:30 p.m.

### County Square Office

301 University Ridge, Suite 2100  
Greenville, SC 29601  
864.467.7163

Monday, Tuesday, Thursday,  
Friday: 8:30 a.m. to 5:00 p.m.  
Wednesday: 8:30 a.m. to 1:00 p.m.  
Closed daily: 1:00 p.m. to 1:30 p.m.

### Donaldson Center Office

240 Terminal Road  
Greenville, SC 29605  
864.299.7997

Monday, Tuesday and Friday:  
8:30 a.m. to 5:00 p.m.  
Wednesday: 8:30 a.m. to 1:00 p.m.  
Thursday: 8:30 a.m. to 5:30 p.m.  
Closed daily: 1:00 p.m. to 1:30 p.m.

### Simpsonville Office

350 Harrison Bridge Road  
Simpsonville, SC 29680  
864.228.6108

Monday - Thursday:  
8:30 a.m. to 5:00 p.m.  
Friday: 8:30 a.m. to 6:00 p.m.  
Saturday: 9:00 a.m. to 1:00 p.m.

### 24-Hour Instant Teller

864.467.4190 • 866.835.5371



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FEDERAL CREDIT UNION

NCUA

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