



MONEY MATTERS

A Publication of Greenville Heritage Federal Credit Union

September 2009

We're Giving Away Two High Definition TVs! There are Many Ways to Register! You Could be one of the Lucky Winners!



specials, college football bowl games and the NFL playoffs on your new high definition television set!

"We are very excited about this promotion. With the proliferation of high definition programming and the recent discontinuation of the analog signal, we expect the possibility of winning a high definition television to create a lot of

Greenville Heritage FCU is going to give away two 42" HDTVs in December! Members will be able to register to win the HDTVs through qualifying transactions during September, October, and November.

The Grand Prize Drawing will be held on December 4, 2009. So, two lucky members will be proud owners of a new HDTV just in time for the holidays! Imagine watching the holiday

interest," said Alan Berry, President/CEO of Greenville Heritage FCU.

Members will receive entries/registration slips for each qualifying transaction with the credit union. The number of entries for the drawing will be tiered based on transaction(s) as follows:

- Joining the Credit Union = 1 entry
- Opening a Checking Account = 2 entries

- Opening Any Deposit Account (Primary Share/CD/IRA/Club Account) = 1 entry
- Getting a Loan or VISA Credit Card – Tiered based on dollar amount
 - \$500 to \$999 = 1 entry
 - \$1,000 to \$4,999 = 2 entries
 - \$5,000 to \$9,999 = 3 entries
 - \$10,000 to \$19,999 = 4 entries
 - \$20,000 and up = 5 entries

Refinance of an existing GHFCU loan will qualify, but the number of entries will be based on the new dollars included in the refinance loan - not the actual loan amount.

For more information on the HDTV Giveaway, please call or visit your local branch or visit www.greenvilleheritage.com.

** Promotion dates: September 1 – November 30, 2009. Photo for illustrative purposes only - not actual television. Normal credit guidelines apply. No purchase necessary to register. Full promotion details are available on the Greenville Heritage FCU website at www.greenvilleheritage.com.*

Deter • Detect • Defend: Avoid ID Theft

Practical Advice from the Federal Trade Commission

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

Deter identity thieves by safeguarding

your information.

- **Shred** financial documents and paperwork with personal information before you discard them.
- **Protect** your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only

if absolutely necessary or ask to use another identifier.

- **Don't give out** personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- **Never click** on links sent in

continued on back

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 to log into Home Banking.



Deter • Detect • Defend continued from front



unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit OnGuardOnline.gov for more information.

- **Don't use** an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- **Keep** your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

Detect suspicious activity by routinely monitoring your financial accounts and billing statements.

Be alert to signs that require immediate

attention:

- Bills that do not arrive as expected
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make

Inspect:

- **Your credit report.** Credit reports contain information about you, including what accounts you have and your bill paying history.
 - The law requires the major nationwide consumer reporting companies—Equifax, Experian, and TransUnion—to give you a free copy of your credit report each year if you ask for it.
 - Visit www.AnnualCreditReport.com or call 1-877-322-8228, a service created by these three companies, to order your free credit reports each year. You also can write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- **Your financial statements.**

Review financial accounts and billing statements regularly, looking for charges you did not make.

Defend against ID theft as soon as you suspect it.

- **Place a "Fraud Alert" on your credit reports, and review the reports carefully.** The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a

call to one company is sufficient:

- **Equifax:** 1-800-525-6285
- **Experian:** 1-888-397-3742
- **TransUnion:** 1-800-680-7289

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

- **Close accounts.** Close any accounts that have been tampered with or established fraudulently.
 - Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
 - Use the ID Theft Affidavit at ftc.gov/idtheft to support your written statement.
 - Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
 - Keep copies of documents and records of your conversations about the theft.
- **File a police report.** File a report with law enforcement officials to help you with creditors who may want proof of the crime.
- **Report the theft to the Federal Trade Commission.** Your report helps law enforcement officials across the country in their investigations.
 - Online: ftc.gov/idtheft
 - By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261
 - By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

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864.370.5663

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Greenville, SC 29605
864.370.5665

Simpsonville Office
350 Harrison Bridge Road
Simpsonville, SC 29680
864.228.6108

24-Hour Instant Teller
864.467.4190 • 866.835.5371

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

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.

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.

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.



Greenville Heritage
FEDERAL CREDIT UNION



45025-NEWS-0909

