



# MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

January 2012

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## Resolve to Improve Your Credit! Take Advantage of a Free Financial Checkup



As you make your New Year's resolutions this year, why not take advantage of a free financial checkup with Greenville Heritage FCU?

Your credit score is a very important number that impacts more than you probably realize, including your:

- ✓ Interest Rate and Payments on Personal Loans, Vehicle Loans, Credit Cards, & Mortgages
- ✓ Employment Opportunities
- ✓ Auto & Homeowners Insurance Premiums
- ✓ Deposits on Utilities and Cellular Service

**Make your credit score work for you!** Visit with one of our loan officers for a review of your credit report. They will make sure you understand what your creditors are reporting and give you practical tips on how you can improve and strengthen your credit rating. This will enable you to qualify for better loan rates and lower insurance premiums, giving you more money in your pocket each month.

We also recommend that you obtain your free credit report from [www.annualcreditreport.com](http://www.annualcreditreport.com) each year and review it for accuracy. In some cases, errors can be lowering your score and removing them will make an immediate impact on your score. This will also protect you in the case of identity theft.

To schedule your free financial checkup, visit your local branch or call one of our loan officers (Main/Downtown-467.4160; SCTAC-370.5665; Simpsonville-228.6108).

## Holiday Closings

### All Offices

**Birthday of Martin Luther King, Jr.**

Monday, January 16

**Presidents' Day**

Monday, February 20

## A Sweeter "Sweetheart Deal!" 1% Discount Plus No Payment for 60 Days!



The popular Sweetheart Auto Refinance is Sweeter again this year!\* Refinance your vehicle loan with Greenville Heritage FCU during the month of February, and we'll lower the interest rate on your current loan by 1% or give you the rate you qualify for with GHFCU — whichever is lower! Plus, we'll give you 60 days to make your first payment. As long as your vehicle is 2002 model year or newer, we'll lower your rate\*\*, match your remaining term, give you a giant Hershey's Kiss, and extend your first payment! Make plans to call or visit one of our Loan Officers or apply online in February!

\*Promotion dates: February 1-29, 2012. Normal credit guidelines apply. Cannot be combined with any other promotion. \*\*Rate floor is 2.99% APR.

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.





# Letter from the President/CEO



*Happy New Year 2012! As we mark the start of a new year, we pause to reflect on 2011 and what an amazing year it was for your credit union.*

*Truly record breaking growth occurred in every*

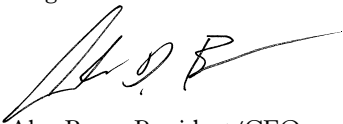
*category as a result of the support of you, our member-owners. Greenville Heritage is now solidly over \$55,000,000 in assets, which represents a doubling of our balance sheet in just four years. Shares and loans grew nearly in tandem this year, which is the ideal situation of balanced growth. Being solidly profitable has allowed us to maintain a high capital ratio, even with over \$12,000,000 in share growth.*

*2011 saw the installation of a drive-up ATM at the main office and the introduction of the Heritage Advantage Checking Account which pays 2.78% APY\* when you meet the minimum requirements. We gave almost \$24,000 cash back to members with loan promotions including the Loan Referral program, the \$100 Giveaway, the Scratch and Smile promotion, and the \$1,000 Giveaway.*

*The staff and I are looking forward with much excitement to see what 2012 will bring. We begin with the financial check up this month and follow up with the eagerly anticipated Sweetheart promotion in February. We want to be the only financial institution you think of when you need to borrow money for any reason and we hope you will give us the chance to earn your business this year.*

*Visit the newly redesigned website at [www.greenvilleheritage.com](http://www.greenvilleheritage.com) for details on current and upcoming promotions. Happy New Year!*

*It's great to be an owner!*

  
Alan Berry, President/CEO

*\*APY is the Annual Percentage Yield. Certain credit requirements must be met. Visit your local branch or our website for full product details.*

## Sign for your VISA Debit Card purchases!



### It helps us and you!

- Signing gives you the purchase protection of VISA which does not apply to PIN-based transactions.
- We save money on each transaction, and we pass the savings on to you in the form of better rates.

## Greenville Heritage Briefs

### Callahan Directory Includes GHFCU in Rankings

Greenville Heritage Federal Credit Union has earned several rankings among credit unions nationwide in the areas of share growth, lending growth and average member relationship growth according to Callahan & Associates in the recently released Callahan 2012 Credit Union Directory. Greenville Heritage FCU ranked 2nd among Leaders in 12-Month Share Growth, 15th among Leaders in 5-Year Loan Growth, 16th in 12-Month Growth of Average Member Relationship, and 35th among Leaders in 12-Month Loan Growth. Callahan & Associates' 2012 Credit Union Directory uses year-over-year data as of June 30, 2011, to rank credit unions across America with more than \$20 million in assets.

### GHFCU Raises \$5,878 for the United Way!

With the support of our employees and members, Greenville Heritage FCU raised \$5,878 this year during our United Way Campaign! The total includes our corporate gift, employee donations/pledges, and fundraisers like the chocolate candy bar sales. Thanks for your help and support for this great cause!

### Dormant Account Fee Update

Effective November 1, 2011, members with a minimum of \$500 in deposit accounts will not be charged a Dormant Account Fee. Members with less than \$500 in combined deposits who do not have a loan with us will still be charged the monthly \$5 Dormant Account Fee when there has been no activity in the previous 12-month period.

### GHFCU Maintains Five-Star Superior Rating!

Greenville Heritage FCU received the five-star Superior rating from Bauer Financial Inc. for the fourth quarter of 2011. We have earned this rating for 86 consecutive quarters since Bauer began rating credit unions. What does this mean to you? It means your credit union is well capitalized and financially sound.

# Congratulations to our \$1,000 Giveaway Winner!



*Left to Right: David Greene, the 2011 winner of the \$1,000 Giveaway accepts prize from Chairman Tom McDowell and Leslie Rivera, Simpsonville Branch manager.*

The \$1,000 Giveaway generated a lot of excitement this fall!

On November 17, Board Chairman Tom McDowell performed the Grand Prize drawing from the 2,590 entries received during the promotion.

David Greene, a new member who joined on

September 7, was our \$1,000 Giveaway Winner this year. Greene, the owner of Green Valley Tire & Auto in Simpsonville, said he was shocked when Simpsonville Branch Manager Leslie Rivera called to deliver the good news. He said, "I knew I was entered in the drawing when I joined, but I didn't give it much thought after that."

Alan Berry, President/CEO of GHFCU said, "It's always fun to give away \$1,000 because we know \$1,000 can make a tremendous impact on one's finances—especially at Christmastime. Congratulations, David!"

## Earn up to \$55 Cash! Up to \$100 Cash for Your Friends!



**Did you know you can earn cash for your loan referrals? Start getting paid for giving good advice to your friends and family members!**

Following are the rewards by loan amount:

- \$5,000 to \$9,999 . . . . . \$50 to borrower/\$25 to you
- \$10,000 to \$19,999 . . . . . \$75 to borrower/\$40 to you
- \$20,000+ . . . . . \$100 to borrower/\$55 to you

Be sure to ask your friend/family member to mention the referral to the loan officer. As soon as the loan closes, we'll put the referral incentive in your share account.

*Call or visit your local branch for more details on our loan referral program.*

# Member Survey Highlights of Results

Thank you to the 157 members who participated in our 2011 Member Survey! Peter Perry, member since 2006, won the drawing for the \$100 VISA gift card. Following are a just few highlights of the survey results:

- 68.4% consider GHFCU their Primary Financial Institution.
- 99.4% would recommend GHFCU to a Friend or Family Member.
- 88% rate GHFCU Customer Service as Excellent.

We were extremely gratified by the many positive comments and will continue to work hard in the coming year to earn the trust you have placed in us.

## Get a GHFCU Debit Card!



- ✓ Unlimited Pin-based transactions each month — FREE!
- ✓ Choose from two attractive designs
- ✓ Purchase Protection through VISA for Signature-based transactions
- ✓ 28,000 Surcharge-free ATMs Nationwide through CO-OP Network

### To find Surcharge-free ATMs:

1. Click on the CO-OP Network logo on our home page.
2. Download the CO-OP Financial ATM Locator App for your iPhone.
3. Text your Address, Intersection or Zip Code to 692667 from your cell phone.
4. Download the database to your GPS.

For more information on these options, visit <http://www.co-opfs.org/public/locators/atmlocator/>. If you use an ATM outside the CO-OP Network, you will be charged by the financial institution that owns the machine.



# Get the Cash You Need!

## Use Your Home's Equity While Rates Are Low!



Your home is one of your most valuable assets! Now is the perfect time to put the equity in your home to work for you while interest rates are still at historic lows. Whether you are purchasing a new home or refinancing your current home to consolidate debt, remodel or get cash for a major purchase, we can customize a mortgage to fit your needs.

We offer competitive fixed-rate mortgages with 10, 15, or 20-year terms. You will save thousands of dollars in interest payments over the life of the mortgage and own your home free and clear in a much shorter time frame than with a traditional 30-year mortgage.

For more information, call your loan officer or visit your local branch!

# Mark Your Calendar!

## Annual Meeting to be held March 27, 2012

Greenville Heritage FCU will hold its 71<sup>st</sup> Annual Membership Meeting on Tuesday, March 27, 2012, at the TD Convention Center. All members are invited to attend. A reception with heavy hors d'oeuvres will be held beginning at 5:15 p.m. The business meeting will begin at 6 p.m., followed by the drawing for door prizes.

The Nominating Committee will present the following members of the Greenville Heritage FCU Board of Directors for re-election to serve during the 2012-2013 term: Leon Adams, Derrick Brown, Jeannie Grady, Tom McDowell, and Queen Wooden.

Our bylaws also allow for Board of Director nominations by petition. Anyone wishing to be considered for election should mail a petition signed by a minimum of 100 GHFCU members (one percent), a signed statement that he/she is agreeable to the nomination and will serve if elected, and a statement of qualifications and biographical data to: Nominating Committee, Greenville Heritage FCU, P.O. Box 982, Greenville, SC 29602. The deadline for nominations by petition is February 10, 2012. **No nominations will be taken from the floor.**

Nominees by petition must also meet the following eligibility requirements established by the NCUA Federal Credit Union Bylaws: a) the individual must be a member of the FCU before distribution of ballots; b) the individual cannot have been convicted of a crime involving dishonesty or breach of trust unless the NCUA Board has waived the prohibition for the conviction; and c) the individual must be at least 18 years of age as established under Article V, Section 7 of the FCU Bylaws.

Additionally, Greenville Heritage FCU has established eligibility criteria for nominees, including: a) must be bondable; b) must pass a background check; c) must have good credit history; d) may not be a relative of a Credit Union employee or existing official; e) may not be employed by another financial institution or actively serving on any other financial institution's board; and f) must have a minimum of two years of business experience.

In the event there are more nominees than positions available, we will hold an election by ballot at the 2012 Annual Meeting on Tuesday, March 27, 2012.

[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  
864.370.5663

Monday - Friday:  
8:30 a.m. to 5:00 p.m.  
Closed daily: 1:00 p.m. to 2:00 p.m.

### SCTAC Office

240 Terminal Road  
Greenville, SC 29605  
864.370.5666

Monday - Friday:  
8:30 a.m. to 5:00 p.m.  
Closed daily: 1:00 p.m. to 2:00 p.m.

### Simpsonville Office

350 Harrison Bridge Road  
Simpsonville, SC 29680  
864.228.6108

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

### 24-Hour Instant Teller

864.467.4190 • 866.835.5371



Greenville Heritage  
FEDERAL CREDIT UNION



Federally insured by NCUA.

45025-NEWS-0112

