



MONEY MATTERS

A Publication of Greenville Heritage Federal Credit Union

June 2011

Finance Your Summer Fun with GHFCU! Great Rates on Boats, Jet Skis, RVs, Motorcycles or Vacation Loans!



Summer is here! To help you get the most enjoyment out of your summer this year, Greenville Heritage FCU is offering a Summer Fun Financing Special!

During June and July, we are discounting our already low interest rates on boats, jet skis, recreational vehicles, campers, and our vacation loans by one percent.

You can take advantage of the Summer Fun Financing Special by refinancing an existing loan from another lender or dealership or financing a new purchase with Greenville Heritage FCU.

With the discounted rates, you could save hundreds of dollars in interest charges over

the life of your loan. As an added bonus, we're giving every member who gets a Summer Fun loan at least one chance to win a \$250 gas card. Members whose loans exceed \$10,000 will receive another entry for each additional \$10,000 during the promotion period as follows:

- Up to \$10,000 = 1 entry
- \$10,001 to \$20,000 = 2 entries
- \$20,001 to \$30,000 = 3 entries, etc.

The drawing for the \$250 gas card will be held on August 5, so you will have plenty of time to fuel a few more summer outings! For more information on our Summer Fun Financing Special, call or visit one of our Loan Officers today or apply online 24 hours a day at www.greenvilleheritage.com!

CHECK OUT THESE RATES!*

New Motorcycles
60 Months as low as 4.99%

New Boats, RVs, Campers & Motorhomes
60 Months as low as 5.49%

**Promotion dates: June 1 to July 31, 2011. Offer applies to refinance of non-GHFCU loans and purchases. 4.99% is the Annual Percentage Rate. Monthly payments on 60-month loan at 4.99% APR = \$283.07. 5.49% is the Annual Percentage Rate. Monthly payments on 60-month loan at 5.49% APR = \$477.54. Normal credit guidelines apply. Cannot be combined with any other offer.*

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.



Verified by Visa for Online Debit Purchases

Activation of Account Will be Required Beginning July 1, 2011

Online purchases using your Greenville Heritage FCU debit card will require authorization through Verified by Visa beginning July 1, 2011.

For information on activating your account for this service, see the enclosed insert. Following are more of the Frequently Asked Questions regarding Verified by Visa:

What are the Verified by Visa password requirements (number of characters, numbers, upper case, etc.)?

To create your password, you will enter 6 to 10 characters, without spaces. There must be at least one letter and one number. Record your password in a safe place — it will be used to identify you on all future purchases at participating online stores.

How do I shop with Verified by Visa?

When you pay with your Visa card, the Verified by Visa service launches automatically at participating online stores. After you enter your Visa card number and submit your order, a Verified by Visa window will appear and your card issuer will display an authentication page. Enter your information and password and click submit. Once your identity is verified, your checkout continues.

Where can I shop using Verified by Visa?

Wherever you see the Verified by Visa symbol, you know you can shop with an added layer of security. For a list of participating online stores, visit the Places to Shop section. Whenever you use your activated card to pay at participating online stores, your Visa card number will automatically be recognized and the Verified by Visa password window will appear. Your password will be required to complete the purchase.

What is a Personal Message?

Your Personal Message, selected during activation, appears automatically in the Verified by Visa password screen during checkout. It's an extra piece of validation to assure you that this is, indeed, an authentic Verified by Visa window and that it's safe to enter your password here. You should always check to see that your Personal Message appears correctly.

What if I forget my password?

Just click the "Forgot your password" link in the Verified by Visa password window and follow the instructions provided by your Visa card issuer. Always be sure to keep your password safe and never write it down.

What should I do if someone has obtained my Verified by Visa password or has used it to make a fraudulent purchase?

If you ever suspect that a fraudulent purchase has been made using your Visa account, contact your Visa card issuer immediately. Visa's Zero Liability policy¹ protects you against unauthorized use of your Visa card. For further details about the Zero Liability policy and Verified by Visa, contact your card issuer.

For additional help

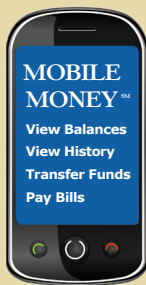
Contact your Visa card issuer directly for the most up-to-date information about using Verified by Visa for your Visa card.

You may also contact us via email: verifiedbyvisa@visa.com. Please do not include your credit card number in your email inquiry. Most questions are answered within two business days.

¹Visa's Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use.

Mobile Banking is Here!

Access to Your Account Anytime, Anywhere!



- ✓ Available to Home Banking Users
 - ✓ FREE with eStatements
 - ✓ \$2.50 Monthly Fee with Paper Statements
 - ✓ Works with most cell phones and smart phones to give you up-to-date information on your accounts via text messaging, iPhone application or mobile web browsing
- Login to Home Banking account to get started!



Greenville Heritage FCU received the five-star Superior rating from Bauer Financial Inc. for the 1st Quarter of 2011. We have now earned this rating for 83 consecutive quarters since Bauer began rating credit unions. What does this mean to you? It means that your credit union is well capitalized and financially secure.

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 to 2:00 p.m.

Donaldson Center 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 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



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