



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

October 2011

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Holiday Closings

All Offices

Columbus Day

Monday, October 10

Veterans Day

Friday, November 11

Thanksgiving Day

Thursday, November 24

Christmas

Monday, December 26

County Square

Friday, December 23

The \$1,000 Giveaway is Here! Visit a Branch to Enter for Your Chance to Win!



Greenville Heritage FCU is going to give away \$1,000 again this year! Members will be able to register to win the \$1,000 Giveaway* through qualifying transactions from September 1 to November 15, 2011.

The Grand Prize Drawing will be held on November 17, and one lucky member will have \$1,000 cash for Black Friday Christmas shopping!

Members will receive entries/registration slips for each qualifying transaction with the credit union during the promotion period as follows:

- ✓ Getting a Loan or Depositing New Money ^{**} (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
- ✓ Joining the Credit Union = 1 entry

- ✓ Opening a Checking Account with a Visa Debit Card = 2 entries
- ✓ Enroll in eStatements = 5 entries
(Tell a GHFCU employee to receive entries.)

“We are very excited about this promotion. The \$1,000 Giveaway was so popular last year that we decided to do it again this fall. Everyone loves having cash to save or spend as they please,” said Alan Berry, President/CEO of Greenville Heritage FCU.

For more information on the \$1,000 Giveaway, please call or visit your local branch or visit www.greenvilleheritage.com.

**Promotion dates: September 1 – November 15, 2011. Normal credit guidelines apply. No purchase necessary to register. Full promotion details are available at www.greenvilleheritage.com. **Entries for loans and deposits will be awarded based on new money totals. Recurring direct deposits are not eligible.*

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.






**Switch
to the
Checking
Account
that
Pays
You!**

Earn 2.75% APY*!

Greenville Heritage FCU is pleased to announce the **Heritage Advantage Checking Account!** Effective October 1, 2011, you can earn 2.75% APY on checking account balances up to \$25,000. Following are some of the features of GHFCU's new rewards checking account:

- ✓ No Monthly Maintenance Fee!
- ✓ FREE Debit Card with Unlimited Transactions**, Bill Pay and Mobile Money!
- ✓ No Minimum Balance Requirement!

If your checking account is not currently with GHFCU, visit your local branch to open your **Heritage Advantage Checking Account!** It's easy! The requirements for earning 2.75% APY are as follows:

- ✓ \$100 Opening Deposit
- ✓ eStatements
- ✓ 1 Direct Deposit or ACH transaction
- ✓ 12 or more signature debit transactions
- ✓ Use Home Banking at least once per month

If you already have a GHFCU checking account, call your local branch and ask to switch to the **Heritage Advantage Checking Account!**

**Certain credit requirements must be met. Limit one account per member. Not available on business accounts. Balances above \$25,001 will earn corresponding Money Market rate. Dividend reverts to regular checking rate if requirements are not met in a particular month. **The only fees members will incur are those charged by other financial institutions when you use their ATMs.*

Check out our New and Improved Website!



Greenville Heritage Federal Credit Union recently launched a new website! We are excited about the new look and hope members will find the new site easier to navigate as well. Many of the resources and features that members use regularly and find helpful in managing their finances and making informed decisions remain a part of the new site, including:

- Simplified online loan application
- AutoSMART - the comprehensive auto buying research tool
- Loan and savings calculators
- Links to helpful Financial Resources, such as CUNA Consumer Information, U.S. Literacy and Financial Education Commission, Free Credit Report, and the Federal Trade Commission.
- Online pdfs of Money Matters
- Link to CO-OP ATM finder to help members find more than 28,000 Surcharge-free ATMs nationwide

Congratulations to our \$250 Giveaway Winner!



Mark Hargett, loan officer at the Main Office, presents \$250 to Wendy Bremer, winner of the \$250 Gas Card Giveaway.

Congratulations to Wendy, Bremer, winner of the drawing for the \$250 Gas Card in conjunction with our Summer Fun Financing Special in June and July this year! The drawing was held on August 5, 2011.

Bremer, a member of the Credit Union since 2000, earned entries in the \$250 Giveaway when she got a motorcycle loan.



Skip-A-Pay in December!

*Skip your December
loan payment
and have
more money in
your pocket for
holiday expenses!**

To take advantage of this special offer, see a loan officer before your payment due date.

*Member must be in good standing. \$25 fee applies to each loan skipped. Mortgage, Visa, STS, and workout loans excluded.



Your Opinion Matters! Complete the Member Survey in October and You Could Win a \$100 Visa Gift Card!

Your opinions and especially your financial needs are important to us, so we are conducting a member survey in October. Respond by October 31, 2011, and we will enter you in a drawing for a \$100 Visa Gift Card.

There are several ways that you can access the survey. You can visit our website and click on the Member Survey link on the home page and complete the survey online. Or, if you prefer to complete the survey manually, you can obtain a printed survey at your local branch.



THE CREDIT UNION AUTO BUYING RESOURCE.

Look for the New Auto Buying Research Tool @ www.greenvilleheritage.com/

- Extensive new and used auto inventories of dealers in our area and exceptional pricing
- Valuable vehicle research and comparisons
- Easy-to-use loan calculators

Find the car you want and apply online for a great loan from Greenville Heritage Federal Credit Union all on one website!



The 2011 Holiday Season is approaching very quickly, and Greenville Heritage FCU has several products and services designed to help you maximize your Christmas gift giving this year!

Christmas Club Accounts

REMINDER: Members who have a Christmas Club Account can make one FREE withdrawal during the 4th Quarter.

If you do not have a Christmas Club Account, now is the perfect time to open one and start saving for next year's Christmas expenses!

Holiday VISA Gift Cards

This Christmas, give the gift that everyone on your list is sure to love, a VISA Gift Card! VISA



Gift Cards can be used at millions of stores worldwide, so you can relax knowing you are giving a gift your friends and family can really use! Plus, our \$3 fee is

lower than most local retail merchants, which saves you money!

Holiday Cash Gift Envelopes

For your convenience, holiday themed envelopes for your cash gifts will be available in November on a first come, first served basis.

Your Money is Secure With a Five-Star Superior Financial Institution!

Greenville Heritage FCU has earned the five-star Superior rating from Bauer Financial Inc. since Bauer began rating credit unions in 1990. What does this mean to you? It means that your credit union is well capitalized and financially secure!

Nominations Requested

The following members of the Greenville Heritage FCU Board of Directors are up for re-election in 2012 and have agreed to serve for the 2012-2013 term if elected: Leon Adams, Derrick Brown, Jeannie Grady, Tom McDowell, and Queen Wooden.

Additional Board of Director nominations should be submitted in writing to: Nominating Committee, Greenville Heritage FCU, P.O. Box 982, Greenville, SC 29602. The deadline for nominations is November 30, 2011. **No nominations will be taken from the floor.**

If you wish to make a nomination, please contact the individual to assure he or she is interested in serving. He or she must 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.

CREDIT UNIONS BUILD A BETTER WORLD™

INTERNATIONAL CREDIT UNION DAY
20 OCTOBER 2011

Non-discrimination | Open & Voluntary Membership | Social Responsibility
 Cooperation Among Cooperatives | Service to Members | On-going Education
 Democratic Control | Distribution to Members | Building Financial Stability

As financial cooperatives, credit unions join the United Nations' celebration of 2012 as the International Year of Cooperatives.

*In honor of
International Credit Union Day,
we will hold our annual
Member Appreciation Day
October 20, 2011*

*Stop by one of our branches for
refreshments and a small thank you gift!*

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

