

Let Us Help Make Your Christmas Wishes Come True!

-  **Christmas Loans**
-  **Skip-A-Pay**
-  **VISA Gift Cards**
-  **Currency Gift Envelopes**
-  **Christmas Club Savings**



Let Greenville Heritage FCU help you make your Christmas wishes come true!

We hope that you and your family members are enjoying this holiday season! Be sure you take advantage of the special products and services we are offering to help you make the most of this Christmas!

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!



This year, the gift cards are available in four attractive designs. Plus, our \$3 fee is lower than the activation fee the local retail merchants charge, which saves you money!

Cash Gift Envelopes

We have four styles of currency envelopes for your cash gifts this year. The envelopes are

available at your local branch on a first come, first served basis.

Christmas Club Accounts

If you don't have a Christmas Club Account, now is the perfect time to open one and begin saving for next year's Christmas purchases. Our staff can help you determine how much you need to set aside each month to meet your shopping goals for Christmas 2017.

Members who have a Christmas Club Account can make one FREE withdrawal *continued on back*

Holiday Closings

Christmas — December 23
 County Square/SCTAC Closed

Christmas — December 26

New Year's Day — January 2

Don't Miss Your Chance to Win a Diamond from GHFCU!

Ask a Teller/MSR for the entry forms you receive just by being a member and earn entries with every qualifying transaction through December 9th!

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.



Skip-A-Pay is Back in December!

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

To take advantage of this offer, call **467.4160** or see a Teller/MSR after your November payment is made and before the December payment due date.



*Member must be in good standing and cannot have been more than 15 days late in the past 90 days. Must have made at least one payment on the loan. \$25 fee applies to each loan skipped. Mortgage, Visa, STS, and Workout loans and loans currently being paid by Credit Disability Insurance or Credit Life Insurance are excluded. Repeated election of the Skip-A-Pay program on auto loans may reduce the coverage offered by GAP Insurance.

Christmas continued from front during the 4th Quarter.

Christmas Loans

Talk to one of our loan officers about financing your Christmas wishes. You may not need another loan, which would just add another payment to your monthly budget.

We'll work with you to find the solution that's best for your specific situation. You may be able to refinance an auto loan or add additional money to an existing line of credit.

These are smart alternatives to putting Christmas gifts on your credit cards. The interest rate is most likely lower, and installment loans pay off more quickly.

New Mortgage Partnership with CU Mortgage

Greenville Heritage FCU is pleased to announce that we are now able to offer a full range of mortgage products through a new partnership with CU Mortgage, a division of CU Companies.

CU Mortgage products offer our members up to 30-year financing on a wide range of products, including Conventional, FHA, VA, Non-Conforming, and Jumbo Loans. Adjustable and fixed rate mortgages are available with loan amounts up to 97% Loan to Value on purchases and refinances of primary residences, second homes, and investment properties. USDA loans are scheduled to be added to the product mix in the near future.

Greenville Heritage FCU will continue to offer our in-house fixed rate mortgages with terms of 10, 15, or 20 years. These mortgages offer low closing costs, competitive fixed



rates based on the member's credit score and the prevailing Bankrate.com interest rate for the selected term. GHFCU mortgage loans are kept in our loan portfolio, so members make payments directly to us.

For more information on our mortgage offerings or to start a mortgage loan

application, call Susan McQuaide, our mortgage loan officer, at **688.1164**, or email her at smcquaide@greenvilleheritage.com. She will be happy to answer any questions you have and walk you through the different options available to you, so you can determine which mortgage product is the best choice for you.

www.greenvilleheritage.com • 864.467.4160 • 800.943.6928

Home Office

520 W. Washington Street
Greenville, SC 29601

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

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

Closed Daily: 1:00 to 2:00 p.m.

SCTAC Office

240 Terminal Road
Greenville, SC 29605

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

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

800.399.4797



FEDERALLY
INSURED
BY NCUA



After Hours Assistance — Debit Card: 800.472.3272 Credit Card: 800.991.4964



Greenville Heritage
FEDERAL CREDIT UNION

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