



MONEY MATTERS

A Publication of Greenville Heritage Federal Credit Union

February 2017

Save Money on Your Car Loan in February!

TAKE ADVANTAGE OF OUR 2017

Sweetheart Deal!

2% off your
current rate!
or your GHFCU rate
— whichever is lower!

+



+

**No Payment
for 60 Days!**

With rates as low as 1.99%, you could save hundreds of dollars!

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 2% 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.

Whether you are planning to purchase a new car, recently purchased one or bought your vehicle several years ago, you qualify for this fantastic offer!

As long as your vehicle is 2007 model year or newer, we'll lower your rate**, give you a giant Hershey's Kiss, and extend your first payment to 60 days! All of this means more money in your pocket, so start saving today!

We have made it more convenient than ever to take advantage of the Sweetheart Deal or get any new loan with Greenville Heritage! Last year, we rolled out a dedicated phone number just for loan applications — **370.5670**.

Now, with our Loans by Phone Call Center, members no longer need to come into a branch to apply for any type of loan. In fact, loan officers are only available by phone, so you can apply for your next loan without having to rearrange your schedule to drive across town.

In many cases, members never have to step into a branch during the loan application process. With DocuSign, all the loan paperwork can be completed remotely using electronic signatures. This is just one more example of our commitment to making the lending experience as convenient as possible for our members.

Just call **370.5670** to speak with a loan officer directly or visit our website to apply online 24/7 at www.greenvilleheritage.com — whichever you prefer!

**Offer expires February 28, 2017, and applies to new and used vehicles not financed with Greenville Heritage FCU. Normal credit guidelines apply. Cannot be combined with any other promotion. **Rate floor is 1.99% APR. Maximum Term is 72 months.*

Holiday Closing All Offices

Presidents' Day
Monday, February 20

Need 24-hour account access?

Check balances, monitor account history, transfer funds, make loan payments and more – all for free! Call toll-free 800.399.4797 to access Instant Teller, or visit www.greenvilleheritage.com to log into Home Banking.



Processing Rules for Non-VISA Debit Transactions

PLEASE READ: We are required to share the following explanation of the Visa Rules involving the use of your Greenville Heritage FCU Visa Debit Card for Visa Network and non-Visa Network transactions, including PINLess debit transactions with you annually:

Greenville Heritage Federal Credit Union allows non-Visa debit transaction processing. This means you may use your Visa Debit Card on a PIN-Debit Network* (a Non-Visa network), and that you may not be required to use a PIN to authenticate your transactions. The non-Visa debit networks for which such transactions are allowed are STAR, Accel/Exchange, Visa, Cirrus and Co-Op.

Examples of non-Visa PIN-Debit Network transactions include, but are not limited to:

- Point-of-sale terminal transaction that you select as a Debit transaction versus Credit,
- Initiating a payment directly with the retailer (possibly via telephone, Internet, or kiosk locations), or
- Having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

Examples of a Visa Network debit card transaction include:

- Any point-of-sale terminal transaction that you select as a Credit transaction versus Debit,
- Signing a receipt at the time of purchase, or
- Providing a debit card number over the phone or via the Internet

Please be advised that the terms and conditions of your agreement relating to Visa debit transactions and Visa rules do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa Debit Card transactions are not applicable to transactions processed on a PIN-Debit Network.

If you have any question about non-Visa debit transactions, please call our Call Center at **864.467.4160**.

* Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.



Make Resolutions To Improve Your Financial Condition

It's not as hard as you might think to achieve financial success. Here are some practical tips to help you get started:

- Break goals into short-term goals that are easier and quicker to achieve.
- Set up automatic transfers to credit union savings accounts.
- Set up daily or weekly reminders for things you need to do to achieve your goal.
- Track your progress.
- Meet with someone often who will encourage you to stick to your goal.
- Know that you'll reward yourself if you reach your goal.

www.greenvilleheritage.com • 800.943.6928 • 864.467.4160

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 p.m. 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 p.m. 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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