



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

January 2014

Inside this issue:

- Changes to Terms of Accounts and Services Agreement
- Sign for VISA Check Card Purchases
- United Way Campaign
- Bauer 5-Star Rating
- Children's Hospital Lobby
- \$1,000 Giveaway Winners
- Loan Referral Program
- GHFCU Honors Luann Ford
- Varner Named New SCTAC Branch Manager
- Get the Cash You Need!
- Annual Membership Meeting

Holiday Closings

All Offices

Birthday of Martin Luther King, Jr.

Monday, January 20

Presidents' Day

Monday, February 17

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



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 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).

An Even Sweeter "Sweetheart Deal!" Get a 2% Discount Plus No Payment for 60 Days!

The popular Sweetheart Auto Refinance is even 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. As long as your vehicle is 2004 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 1-28, 2014. Normal credit guidelines apply. Cannot be combined with any other promotion. **Rate floor is 1.99% APR.

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.





Changes in the Terms of the Accounts and Services Agreement

Greenville Heritage FCU has made a number of changes to the terms of the Accounts and Services of Your Credit Union Agreement.

These changes will be effective on February 1, 2014. You can obtain a copy of the revised Membership Agreement at any branch office or by calling us at 864.467.4160 or Toll-Free 800.943.6928. Your acceptance and agreement to the revised terms will be shown by your continued use of any existing or new account(s) or services after the effective date.

Get Credit Card Balances Online 24/7 @ eZcardinfo.com

Did you know your GHFCU credit card account information can be accessed online? Just visit the eZCard website at www.ezcardinfo.com and click on "Enroll Here." You will be prompted to provide selected information for identity verification and create a username and password. Once you are enrolled, you will be able to access your credit card account information 24 hours a day, seven days a week to check your available credit, access previous statements, set alerts, produce reports and more!

FINANCIAL SNAPSHOT

Through November 30, 2013

Total Assets	\$75,392,750
Member Loans	\$59,924,804
Number of Members	12,198

As of December 31, 2012

Total Assets	\$64,254,487
Member Loans	\$57,210,055
Number of Members	11,709

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

GHFCU Raises More than \$6,000 for the United Way!

With the support of our employees and members, Greenville Heritage FCU raised more than \$6,000 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!

GHFCU Maintains Five-Star Superior Rating!



Greenville Heritage FCU received the five-star Superior rating from Bauer Financial Inc. in Coral Gables, Florida, for the fourth quarter of 2013. We have earned this rating for 94 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.

GHS Children's Hospital Lobby Renovation Complete!

Pediatric patients at Children's Hospital of Greenville Health System and their families have a new interactive, child-friendly space in which to regroup and relax thanks to a \$300,000 gift from Carolinas Credit Union Foundation, which represents 169 credit unions in North and South Carolina. The 1,900-square-foot lobby has been transformed from a standard hospital lobby to one that looks like an underwater adventure complete with 200 brightly painted metal fish hanging from the ceiling. An interactive submarine wall features interactive games like Bubble Pop, Music Notes, and Dress Up and Painting. Thanks to donations from directors, employees and members, Greenville Heritage FCU contributed more than \$9,600 to the project.



Left to Right: John McGrail, President of the Carolinas Credit Union Foundation; Dr. Bill Schmidt, Medical Director of the GHS Children's Hospital; and Jessie Cole, a patient at GHS Children's Hospital, perform the Ribbon Cutting Ceremony.

Congratulations to our \$1,000 Giveaway Winner!

On December 5, Board Chairman Tom McDowell performed the Grand Prize drawing from the 1,013 entries received during this year's \$1,000 Giveaway Promotion. Hanan S. Younan, member since November 22, 2013, and Sam J. Peter, member since February 13, 2013, were our \$1,000 Giveaway winners this year. Hanan said she thought her husband was lying when he told her she was the winner. She recently found out that the factory she has worked at for 15 years will close its doors on December 20, so she was especially thankful to be the winner.



Left to Right: Tom McDowell, Chairman of the Board; Becky Thornley, Simpsonville Loan Processor; Alan Berry, President/CEO; and Hanan S. Younan and Sam J. Peter, the 2013 winners of the \$1,000 Giveaway.

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.

GHFCU Honors Memory of Luann Ford

New Award to Recognize Employees who Excel

Greenville Heritage lost a very special member of our family last fall. Luann Ford, Manager of the SCTAC Branch, passed away in the early morning hours of Friday, October 18th. She had worked at GHFCU for more than 17 years and had received multiple Top Loan Producer awards since they were created five years ago.



In her honor, Alan Berry, President/CEO of GHFCU, has instituted the **Luann Ford Hustle Award**, which will be awarded to one credit union employee each year who performs their duties with excellence and exceptional effort.

"Luann had the ability to relate to people from all walks of life, from the CEO down to the janitor, and everyone in between. Her ability to help members manage their financial affairs will be impossible to replace and she will be sorely missed," said Berry.

Varner Named SCTAC Manager



Effective December 1, 2013, Brooke Varner has been named Branch Manager at the SCTAC Office. Varner joined Greenville Heritage FCU in May of 2010, as a teller and quickly earned positions of increasing responsibility. She served as Loan Processor from April 2012 to April 2013 when she became a Loan Officer. Please join us in congratulating Brooke on her new position!



Get the Cash You Need!

Use Your Home's Equity While Rates Are Still 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 25, 2014

Greenville Heritage FCU will hold its 73rd Annual Membership Meeting on Tuesday, March 25, 2014, at the TD Convention Center. All members are invited to attend. A reception with heavy hors d'oeuvres, including a carving station and coffee bar, will be held beginning at 5:00 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 2013-2014 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 120 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 7, 2014. **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 2014 Annual Meeting on Tuesday, March 25, 2014.

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

800.399.4797



Greenville Heritage
FEDERAL CREDIT UNION

45025-NEWS-0114



FEDERALLY
INSURED
BY NCUA



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