



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

January 2015

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Holiday Closings

All Offices

Birthday of Martin Luther King, Jr.

Monday, January 19

Presidents' Day

Monday, February 16

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 a 2005 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, 2015. Offer applies to new and used vehicles not already financed with GHFCU. 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.





Letter from the President/CEO



Happy New Year 2015!

As we enter a new year, we reflect on how tremendous 2014 was for your credit union. October of last year saw us move into our beautiful new home office

at 520 W. Washington Street, and the additional space, parking and visibility it offers. We are truly proud to have the opportunity to move into a much bigger facility with better visibility and easier access for members.

2015 promises to be a busy year, with several service enhancements and loan promotions designed to reward our members for bringing their loans to us. If your car is not financed with GHFCU, talk to a loan officer to see if you can save money during the Sweetheart Promotion in February. Then, visit www.greenvilleheritage.com for other loan specials throughout the year.

By mid-year we hope to have our new call center in place, which will ensure faster service when calling about your accounts or waiting in line for a teller in the lobby.

We also are working on the implementation of EMV (chip-enabled) debit and credit cards, which will reduce fraud at the point of sale. With all of the recent data breaches, card fraud has become a serious issue that impacts everyone. We are excited about the possibilities presented by the new and more secure EMV technology.

We sincerely appreciate your business and continued support of the Credit Union. Please tell your family members and friends about us.

Enjoy the benefits of ownership!

Alan Berry, President/CEO

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 \$8,000 for the United Way!

With the support of our employees and members, Greenville Heritage FCU raised more than \$8,000 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 2014. We have consistently earned this rating since Bauer began rating credit unions. What does this mean to you? It means your credit union is well capitalized and financially sound.

TruStage Now Offers Affordable Health Insurance!

We are pleased to inform our members that the TruStage Insurance Program, offered by CUNA Mutual Group, now includes health insurance plans that are approved under the Affordable Care Act. The TruStage Health Insurance Program works with GoHealth, a leading health insurance marketplace. Members can enroll in coverage online or over the phone. Using GoHealth's intuitive, Web-based platform, members can shop for plans from multiple carriers and get quotes. They can also get estimates on federal tax subsidies and apply them directly to their health plan to receive lower monthly premiums. Additional products, such as dental and vision, are also available. Visit TruStageHealth.com or call Toll Free 1-888-416-2166 for member-friendly guidance without sales pressure. Open Enrollment ends February 15, 2015.

GHFCU 2015 Privacy Policy Now Available Online!

The Greenville Heritage FCU Privacy Policy for 2015 has been posted to the Credit Union's website and the hyperlink can be found at www.greenvilleheritage.com at the bottom of the home page. If you would like a printed copy of the Privacy Policy, please call or visit your local branch.

Congratulations to our \$1,000 Giveaway Winner!

On December 10, Board Chairman Tom McDowell performed the Grand Prize drawing from the 1,366 entries received during this year's \$1,000 Giveaway Promotion. Nikkita Hirayama, member since May, was our \$1,000 Giveaway winner this year. Hirayama, who is expecting her first child in March, said she didn't know what to think and it took a while to sink in that she was the winner when Rivera called to tell her the good news. She plans to add the \$1,000 to the down payment fund for their first home.



Left to Right: Tom McDowell, Chairman of the Board; Leslie Rivera, Simpsonville Branch Manager; Nikkita Hirayama, the 2014 winner of the \$1,000 Giveaway; and Alan Berry, President/CEO of Greenville Heritage FCU.

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.

APPLY
USE
REDEEM





**Rewards or CashBack?
You Choose!**

Rates as low as 6.95%*!

GHFCU VISAs: Low Rates and Earn ScoreCard® Rewards!

The Greenville Heritage FCU offers our members a great credit card program! With interest rates as low as 6.95%*, no balance transfer or cash advance fees, and the ability to earn ScoreCard® Rewards, the GHFCU Visa is a very competitive alternative to the cards offered by other financial institutions.

If you choose to receive ScoreCard Rewards, you will earn valuable Bonus Points with every qualifying purchase**, and if you choose the ScoreCard CashBack program, you will earn 1% cash back on every qualifying purchase**.

ScoreCard Rewards can be redeemed at any time by visiting www.scorecardrewards.com, and CashBack awards will be distributed once per year.

For online access to your credit card account information, visit the eZCard website at www.ezcardinfo.com and click on the "Enroll Here" button. 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.

If you do not have a GHFCU VISA credit card, visit your local branch, call one of our loan officers (Main/Downtown-467.4160; Donaldson Center -370.5665; Simpsonville-228.6108), or apply online and start earning ScoreCard awards on all your VISA purchases!

*Terms and annual percentage rate (APR) subject to change without notice. Approval is subject to income requirements and credit review. Interest will be charged on average daily balance each month. **Qualified purchases do not include cash advances, balance transfers, convenience checks or returns.



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 31, 2015

Greenville Heritage FCU will hold its 74th Annual Membership Meeting on Tuesday, March 31, 2015, 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 2015-2016 term: Myron Alderman, Nadine Chasteen, Dan Shirley, and Hunter West.

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 6, 2015. **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 2015 Annual Meeting on Tuesday, March 31, 2015.

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520 W. Washington Street
Greenville, SC 29601
864.467.4160

County Square Office
301 University Ridge, Suite 2100
Greenville, SC 29601
864.370.5663

SCTAC Office
240 Terminal Road
Greenville, SC 29605
864.370.5666

Simpsonville Office
350 Harrison Bridge Road
Simpsonville, SC 29680
864.228.6108

24-Hour Instant Teller
800.399.4797

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

Monday - Friday:
8:30 a.m. to 5:00 p.m.
Closed daily: 1:00 p.m. to 2:00 p.m.

Monday - Friday:
8:30 a.m. to 5:00 p.m.
Closed daily: 1:00 p.m. to 2:00 p.m.

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Thursday & Friday:
8:30 a.m. to 5:30 p.m.



FEDERALLY INSURED BY NCUA

