

Inside this issue:

- President/CEO's Letter
- Financial Snapshot
- TruStage Offers Health Insurance
- Bauer Financial Five-Star Rating
- Privacy Policy
- Loan Referral Program
- Diamond Giveaway Winners
- GHFCU VISAs Feature Low Rates and ScoreCard Rewards
- Save up to \$15 on TurboTax
- Save with Love My Credit Union Rewards
- Annual Membership Meeting

Holiday Closings

All Offices

Birthday of Martin Luther King, Jr.

Monday, January 16

Presidents' Day

Monday, February 20

Enjoy Rate Discounts in January! Save up to 1% on Cars, Motorcycles, Personal Loans, etc.!



Save Money on Loans of \$5,000 or more!

.50% discount on loans of \$5,000 to \$9,999!

1% discount on loans of \$10,000 or more!

Plus, No Payment for 90 Days!

Call 370.5670 to Apply!

Greenville Heritage FCU wants to help you start off the New Year with a great deal on loans, so we are offering an interest rate discount of up to 1% on loans of \$5,000 or more in January!

Loans of \$5,000 to \$9,999.99 will receive a .50% discount, and loans of \$10,000 or more will receive a 1% discount.*

We already have some of the lowest interest rates in town, so you could save money each month by refinancing an existing loan from another lender with Greenville Heritage FCU. Or, you can lock

in lower payments on a new car, motorcycle, boat, or personal loan.

For more information on the January Rate Discount promotion or to apply for your new loan, visit our website at www.greenvilleheritage.com or call 370.5670.

**Promotion dates: January 1 – 31, 2017. Normal credit guidelines apply. Rate discounts not available on Visas, mortgages, or workout loans. Rate discount based on new money in refinance of existing GHFCU loan. Loan rate floor is 1.99%.*

Don't Miss Our February Auto Loan Special!

IT'S AN EVEN SWEETER

Sweetheart Deal!

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

+



+

No Payment for 60 Days!





Letter from the President/CEO



Happy New Year 2017! As we enter the new year, we pause to reflect on how great 2016 was for your credit union.

It was a year of steady growth and new initiatives for us as we

moved to loans by phone and implemented EMV security for both credit and debit cards. We enjoyed steady growth in assets and loans as the Greenville economy continued to grow.

In March of 2016, we celebrated 75 years of serving Greenville county. Due to consolidation in the banking industry, many of our fellow credit unions did not make it to that milestone. We are excited to be embarking on the next 75 years.

We depend on the support of our members to maintain steady growth, which allows us to offer the lowest rates on loans and the highest dividends on deposits.

We sincerely appreciate your business and your continued support of the Credit Union and hope you will tell your family members and friends about all of our products and services!

Enjoy the benefits of ownership!

Alan Berry, President/CEO

FINANCIAL SNAPSHOT

Through November 30, 2016

Total Assets	\$90,875,904
Member Loans	\$66,745,246
Number of Members	12,905

As of December 31, 2015

Total Assets	\$82,568,785
Member Loans	\$62,308,620
Number of Members	12,896

GHFCU News Briefs

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 1-866-955-1839 for member-friendly guidance without sales pressure. Open Enrollment ends January 31, 2017.



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

Greenville Heritage FCU received the five-star Superior rating from Bauer Financial Inc. for the fourth quarter of 2016. We have consistently earned this rating since Bauer began rating credit unions. What does this mean to you? It means that your credit union is well capitalized and financially secure!

GHFCU 2017 Privacy Policy Now Available Online!

The Greenville Heritage FCU Privacy Policy for 2017 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.

Briefs continued on back

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

Call 370.5670 for more information on the loan referral program!



Meet our Lucky Diamond Giveaway Winners!

In honor of Greenville Heritage FCU's 75th "Diamond" Anniversary, the management team decided to buy two diamonds for \$750 each instead of giving away \$1,000 cash as we have done the previous six years. Members received entries for current services and qualifying transactions from October 1 through December 9. Then, on December 13, Tom McDowell, Chairman of the Board of Directors, came to the Home Office and performed the Grand Prize drawings from the 1,408 entries received during the Diamond Giveaway Promotion.

Joseph Lyles, member since April of this year, was the first Diamond Giveaway winner whose entry from was drawn. When McDowell and Alan Berry, President/CEO called to tell Lyles he had won a diamond he said, "You're kidding! I never win anything!" Lyle said he is not sure how he will set the diamond, which appraised for \$2,000.



Left to Right: Lisa Brodnax, Executive Vice President; Joseph Lyles, winner of the Diamond Giveaway; and Alan Berry, President/CEO of Greenville Heritage FCU.

Linda Sutton, member since May of 2010, was the second winner drawn. When asked what she thought when McDowell and Berry called to tell her she had won, Sutton said. "I about fell out of the chair!" Sutton said she will probably set the diamond, which appraised for \$2,000, as a ring.



Left to Right: Tom McDowell, Chairman of the Board; Linda Sutton, winner of the Diamond Giveaway; and Alan Berry, President/CEO of Greenville Heritage FCU.

APPLY USE REDEEM






Rewards or
CashBack?
You Choose!

Rates as low as 6.95%*!

GHFCU VISAs: Offer Low Rates and Earn ScoreCard[®] Rewards!

Greenville Heritage FCU offers our members a great credit card program! With interest rates as low as 6.95%*, no annual fee, 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, call our Loans by Phone Hotline at 370.5670 or apply online. Then you can start earning ScoreCard awards on all your VISA credit card 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.



News Briefs continued

File your taxes the smarter way and save up to \$15 on TurboTax!

Greenville Heritage FCU members can get up to \$15 off TurboTax® federal products. TurboTax translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right. TurboTax SmartLook™ even connects you with an expert live, on-screen so you can get answers when you need them. Click on the Turbo Tax banner ad on the home page of our website to get started.

More Savings with Love My Credit Union Rewards!

The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. Members have saved nearly \$2 billion with exclusive offers Sprint, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save. Visit our website for more information.

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Mark Your Calendars! Annual Meeting to be held March 28, 2017

Greenville Heritage FCU will hold its 76th Annual Membership Meeting on Tuesday, March 28, 2017, 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 following members of the Greenville Heritage FCU Board of Directors are up for re-election in 2017 and have agreed to serve a three-year term from 2017-2020 term if elected: Myron Alderman, John Owings, and Dan Shirley.

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 130 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 3, 2017. **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 the following 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 2017 Annual Meeting on Tuesday, March 28, 2017.

www.greenvilleheritage.com • 864.467.4160 • 800.943.6928

Home Office
520 W. Washington Street
Greenville, SC 29601

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

SCTAC Office
240 Terminal Road
Greenville, SC 29605

Simpsonville Office
350 Harrison Bridge Road
Simpsonville, SC 29680

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.

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



Greenville Heritage
FEDERAL CREDIT UNION

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BY NCUA



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