



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

January 2018

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Holiday Closings

All Offices

Birthday of Martin Luther King, Jr.

Monday, January 15

Presidents' Day

Monday, February 19

Get a Loan. Get a Cruise Vacation! Loans of \$30,000 or more Qualify for a Cruise Certificate!



Baby, it's cold outside! To warm up, imagine yourself on a cruise ship in a much warmer climate. Greenville Heritage FCU is bringing back the popular **Sail Away!** promotion*. Members who close loans of \$30,000 or more in new money before January 31 will receive a cruise certificate** for a 5-day, 4-night cruise for two to Mexico, the Bahamas or the Western Caribbean. Ports of departure include Jacksonville, Port Canaveral, Miami, and New Orleans.

Take advantage of this GHFCU loan promotion to buy that new car, motorcycle, boat, or RV you've been dreaming of and your getaway could be on us. We 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 or used car, motorcycle, boat, or RV.

Just call **370.5670** to speak with a loan officer about a consumer loan or **688.1164** to talk with Susan McQuaide about a mortgage loan. Or, you can apply online at your convenience 24/7 on our website, www.greenvilleheritage.com!

**Promotion dates: January 1 to 31, 2018. Normal credit guidelines apply. Cannot be combined with any other promotion. **Member will be responsible for the registration fee, port charges, and taxes. Visit your nearest branch or www.greenvilleheritage.com for full promotion details.*

Don't Miss Our February Auto Loan Special!

The "Sweetheart Deal!" is Back!

Get a 1% Discount And No Payment for 90 Days!

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 2018! I hope all of you had a wonderful holiday season. As we enter the new year, we pause to reflect on how good 2017 was for your Credit Union.

It was a year of steady growth and new technology initiatives as we transitioned to new platforms that offer easier access to your money and easier ways to borrow.

In March of 2017, we celebrated 76 years of serving members in Greenville County. As we look forward to the New Year, we anticipate the offering of higher deposit rates, and more convenience services like Remote Deposit Capture. We also are planning a complete refresh of our website and a new look for both paper and eStatements.

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

As of November 30, 2017

Total Assets	\$94,295,379
Member Shares	\$79,103,014
Member Loans	\$70,265,388
Number of Members	12,340

As of December 31, 2016

Total Assets	\$90,551,597
Member Shares	\$76,178,745
Member Loans	\$67,341,073
Number of Members	12,850



Save on Turbo Tax and Get a Chance to Win \$25k!

As a Greenville Heritage FCU member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000!

- **NEW:** Expert review of your return. With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- Get a head start on your taxes. Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- Be sure nothing gets missed. TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.

To be automatically entered to win the \$25K Grand Prize or one of twelve \$1,000 First Prizes, just try TurboTax Online for FREE (and provide your email address) by February 15th.¹ Start TurboTax now and save!

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

¹ Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers from Sprint®, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save. Visit www.lovemycreditunion.org to find out how much money you can save.

*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.



Board of Directors Update

John Castile Appointed by Board to Fill Derrick Browns' Unexpired Term



John Castile, City Manager for the City of Greenville, was appointed by unanimous vote of the GHFCU Board of Directors at the October board meeting to fill the unexpired term of Mr. Derrick Brown who passed away unexpectedly in late August.

"The Board of Directors of Greenville Heritage Federal Credit Union is very pleased that Mr. John Castile has accepted the opportunity to serve our Credit Union. As

the current City Manager for the City of Greenville and a longtime member of Greenville Heritage FCU, Mr. Castile brings a wealth of personal and professional experience that will be of great benefit to our members," said Tom McDowell, chairman of the GHFCU Board of Directors.

"It is a privilege and an honor to serve as a board member of Greenville Heritage Federal Credit Union. As a longtime member, my financial relationship with the Credit Union has made many of my dreams become a reality. I am looking forward to assisting the board in doing the same for our current and future credit union members," said John Castile.

Ponces and Summers Make Plans to Sail Away!

Philip and Maryann Ponce closed a mortgage loan in May. When they found out they were going to receive a cruise, they immediately thought of their cruising friends, the Summers. So, Hope Summers joined Greenville Heritage and refinanced her car loan, and they received a cruise certificate too! As an added bonus, the Ponces also received a cash reward for the loan referral!



Left to Right: Maryann Ponce, Philip Ponce and Hope Summers picked up their cruise certificates at the Simpsonville Branch and are making plans to Sail Away! together in 2018!

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.*



GHFCU News

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



Greenville Heritage FCU continues to earn the five-star Superior rating from Bauer Financial Inc. 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!

2018 Privacy Policy Now Available

The Greenville Heritage FCU Privacy Policy for 2018 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.

Enjoy great savings on travel with your free membership.

www.CreditUnionTravelClub.com
Activate with code **GVLHRTGO**

CREDIT UNION TRAVEL CLUB

Mark Your Calendars! Annual Meeting to be held March 20, 2018

Greenville Heritage FCU will hold its 77th Annual Membership Meeting on Tuesday, March 20, 2018, 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 6:00 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 2018 and have agreed to serve a three-year term from 2018-2021 if elected: Nadine Chasteen, Jeannie Grady, 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 125 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 2, 2018. **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 2018 Annual Meeting on Tuesday, March 20, 2018.

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.



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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