



# MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

January 2020

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## Holiday Closings

### All Offices

**Birthday of Martin Luther King, Jr.**

Monday, January 20

**Presidents' Day**

Monday, February 17



## RELAX! De-Stress your car payment!

Save at least \$50 per month  
by bringing your loan to  
GHFCU or we will give  
you \$100 when your loan  
closes! Plus, we'll give you  
60 Days with No Payment!

**Save Money Every Month!** Greenville Heritage FCU has a special offer to help our members kick off the New Year right! Give us a chance to help you save you money on your car loan! If you don't save at least \$50 per month, we'll give you \$100 cash when your loan closes.

To take advantage of this quarterly promotion, let a GHFCU loan officer take a free, no-obligation look at your current car loan. We have some of the lowest interest rates in town, so you could save money each month by refinancing an existing auto loan from another lender.

**It's easy!** Just ask a loan officer to run loan payment options, so you can see exactly how much money you could save by refinancing. If your new GHFCU car loan doesn't save you at least \$50 per month when you finance \$10,000 or more, we'll give you \$100 when you close your loan before March 31!\* And, as an added bonus, we'll give you 60 days with no payment!

During this first quarter promotion, we'll be happy to look at any consumer loan or mortgage to see if we can save you money. The only thing it will cost you is the time it takes to speak to one of our loan officers and provide the necessary information.

Maybe you're fine with the payment and term of your current loan, but wouldn't you enjoy the convenience of making your loan payment with a simple funds transfer on our mobile app, **GHFCU 2 Go!**, or in your Home Banking account?

Take advantage of this limited-time offer to put some extra cash in your wallet by calling our **Loans By Phone Hotline** at **370.5670** or applying online 24/7 at [www.greenvilleheritage.com](http://www.greenvilleheritage.com).

*\*Promotion dates: January 1 to March 31, 2020. Normal credit guidelines apply. Cannot be combined with any other promotion. Does not apply to loans currently financed with GHFCU. \$100 Cash Back will be disbursed when the loan closes.*

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](http://www.greenvilleheritage.com) to log into Home Banking.





# Letter from the President/CEO



*Happy New Year 2020! I hope all of you had a wonderful holiday season. As we enter the new year, we pause to reflect on how good 2019 was for your Credit Union.*

*We are grateful that 2019 gave us a year of exceptional growth in deposit accounts, consumer loans, mortgages, and credit cards. As a result, your Credit Union now serves over 12,000 members and manages over \$118 million in assets.*

*As we look forward to the New Year, we hope to continue offering higher deposit rates and add more convenience services, including Zelle and Card Valet. We are also excited for the rollout of our new and improved Home Banking site, which features a much easier to use Bill Pay service.*

*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, 2019*

Total Assets	\$118,585,087
Member Shares	\$101,334,471
Member Loans	\$81,693,621
Number of Members	12,493

*As of December 31, 2018*

Total Assets	\$99,475,970
Member Shares	\$83,175,190
Member Loans	\$75,469,807
Number of Members	12,284



## Treat Yourself to Your Maximum Refund and Get a Chance to Win \$25K!

Treat yourself to a stress-free tax season! Greenville Heritage Federal Credit Union has teamed with TurboTax to save you up to \$15 on TurboTax and a chance to win \$25,000. TurboTax makes it easy to find the best solution for your unique tax situation. Simple filer? Homeowner? Independent contractor, freelancer or side-gigger? TurboTax has a product that is right for you.

You can file with confidence knowing that TurboTax guarantees 100% accurate calculations, running thousands of error checks as you go. And with TurboTax you'll get your biggest possible refund fast. Start TurboTax today for free and be entered to win!

## More Savings with Love My Credit Union Rewards!

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Greenville Heritage Federal Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- » Credit union members get \$200 when you switch to Sprint! Plus, \$100 Annual Loyalty Cash Rewards and 25% off select accessories in Sprint retail stores.
- » Members save on SimpliSafe, the #1 expert pick for home security.
- » Save 30% on premium identity protection from Financial Lock.
- » Save on car maintenance + get \$10 off your first service using CarAdvise.
- » Greenville Heritage Federal Credit Union members can save big with an exclusive discount from the TruStage Home & Auto Insurance Program.

Learn all about how your Greenville Heritage Federal Credit Union membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.

Visit [turbotax.intuit.com/lp/yoy/guarantees.jsp](http://turbotax.intuit.com/lp/yoy/guarantees.jsp) for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. 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 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. 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-1A-04-05B, San Diego, CA, 92129.

Sprint Cash via deposit: \$100/line, max 2 lines. Req. new line activ. on eligible plan and registration at [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) within 30 days of activ. Loyalty Reward: Via deposit. \$100/yr./acct. Unlimited Basic: after 1/31/2021 pay \$60/mo for line 1, \$40/mo for line 2 and \$20/mo/line for lines 3-5 with AutoPay. 1 Hulu ad-supported plan per eligible Sprint acct. MHS reduced to 3G speeds after 500MB/mo. SD video streams up to 480p, music up to 500Kbps, gaming up to 2Mbps. Data deprioritization during congestion. other mo. charges apply.

# Improved Home Banking and Bill Pay Coming Soon!



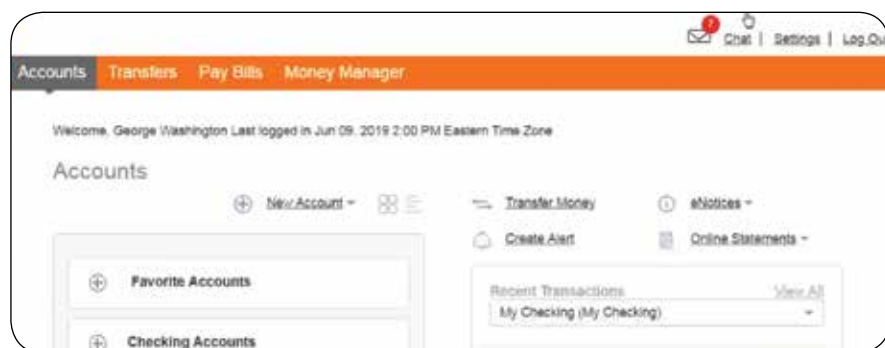
Greenville Heritage FCU's Home Banking and Bill Pay platforms will soon be changing — for the better! The new bill pay service will offer many new benefits and features including better cash flow control and the ability to accept electronic bills. Best of all, the new bill pay features a new payment model where your account will be charged on the same day the biller receives the funds for your payment!

If you already use PayIt!, the majority of your payees will be converted to the new system automatically. In rare instances, a payee may not convert or the payee information may be what you initially entered when you added your payee to the old bill pay system. Once we have launched the new bill payment service, you should login to the new site and ensure your payee information is accurate.

History of your payments will not be converted to the updated system. Please go to your current payment history listing and print off any history you think you may need before January 21. Our Call Center representatives will also be able to access your history. Call **864.467.4160** if you have any questions or need assistance.

Here are the key dates to be mindful of during the conversion from PayIt!:

- **01/09/20** – From this date until our live date, no one can enroll in Bill Pay.
- **01/21/20** through the morning of **01/23/20** – The Bill Pay system will be down while the conversion takes place. There should be no interruptions in recurring or previously scheduled payments during the conversion time.
- **01/23/20** – Our new Home Banking site (see screenshot below) and Bill Pay service go Live!



# Beware of Credit Fraudsters!

## Keep Your Identity Secure!

Fraudsters have become increasingly adept at getting cardholders to share the information they need to commit fraud by posing as financial institution call center agents or by sending text messages that look like they are coming from the institution, warning of suspicious transaction activities.

The fraudsters use personally identifiable information (PII) they have stolen through data breaches or malware programs deployed on personal computers combined with stolen card information, which gives them sufficient information to pose as the actual cardholder.

Here are a few important tips to remember:

- A text alert from us warning of suspicious activity on your card will NEVER include a link to be clicked. Never click on a link in a text message that is supposedly from us. A valid notification will provide information about the suspect transaction and ask you to reply with simple answers such as “yes” or “no”.
- A text alert from us will always be from a 5-digit number and NOT a 10-digit number resembling a phone number.
- A phone call from our institution's automated dialer will only include a request for your zip code. If you confirm that a transaction is fraudulent, you will be transferred to an agent who will verify your identity before going through the transactions with you, asking for a “yes” or “no” to the transaction(s) provided.
- We will NEVER ask you for your PIN or the 3-digit security code on the back of your card. Don't give them out to anyone, no matter what they say. The 3-digit CV2 code on the back of the card will allow a fraudster to conduct card-not-present transactions.
- Check your online account regularly to see if there are any suspicious transactions that have occurred.

The bottom line is this: if you are unsure about a call or text message you've received or if you find suspicious transactions on your account, please call us at **864.467.4160** for assistance.



## 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!

### Online Account Opening is Here!

We are very happy to report that Originate, our online account opening platform is now available. This is a tremendous benefit for individuals who live out of town /state and can't make it to a branch. They must still meet the eligibility requirements, i.e. have an immediate family member who is a current member of GHFCU. Current members will be able to open and fund checking accounts and additional savings accounts through Originate.

### 2020 Privacy Policy Now Available

The Greenville Heritage FCU Privacy Policy for 2020 has been posted to the Credit Union's website and the hyperlink can be found at [www.greenvilleheritage.com](http://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.

## Mark Your Calendars! Annual Meeting to be held March 24, 2020

Greenville Heritage FCU will hold its 79<sup>th</sup> Annual Membership Meeting on Tuesday, March 24, 2020, at the Greenville 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 2020 and have agreed to serve a three-year term from 2020-2023 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 123 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 4, 2020. **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 2020 Annual Meeting on Tuesday, March 24, 2020.

[www.greenvilleheritage.com](http://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.



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

**Greenville Heritage**  
FEDERAL CREDIT UNION