



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

January 2021

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Holiday Closings

All Offices

Birthday of Martin Luther King, Jr.

Monday, January 18

Presidents' Day

Monday, February 15

Need to Reduce Your Stress Level? Let us Help You Save Money on Loans of \$10,000 or more!



Not into Yoga? You can reduce your stress without practicing yoga! Just take a few deep breaths and call our **Loans By Phone Hotline** at **864.370.5670** to see if we can save you money on any of your existing secured consumer loans.

The goal of this promotion is to help our members keep more of their hard-earned money! A loan officer will be happy to take a free, no-obligation look at your current loan and run payment options, so you can see exactly how much money you will save when you bring your loan to Greenville Heritage FCU.

We have some of the lowest interest rates in town, so you could save money each month by refinancing an existing auto, motorcycle, boat or RV loan from another lender. 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.

We will either lower your monthly loan payment

or we'll give you **\$50 cash** and **60 Days** with **No Payment** when your loan closes before March 31. Credit Union Travel members will also receive \$50 in Hotel Dollars. If you don't already have a CU Travel account, you can visit www.credituniontravel.com to activate your free membership before the loan closes!

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? For more information or to take advantage of this limited-time offer, call **370.5670** or apply online 24/7 at www.greenvilleheritage.com.

**Promotion dates: January 1 to March 31, 2021. Offer applies to auto, motorcycle, boat and RV loans of \$10,000 or more not currently financed with GHFCU. Normal credit guidelines apply. Cannot be combined with any other promotion. \$50 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 to log into Home Banking.





Letter from the President/CEO



Happy New Year 2021! I think all of us are filled with hope for this new year more so than any other.

2020 was the year of Coronavirus, and it has affected many of us in profound ways. We've done our best to help members who've experienced a reduction in income as a result of the pandemic, and we've been fortunate to maintain our solid financial footing thanks to your support. We are grateful that the pandemic has not had a significant impact on our staff and that even with lobbies closed we found a way to serve our membership. 2020 saw us grow in assets to over \$138 million while serving more than 12,000 residents of the Upstate.

2021 offers the promise of a slow return to something resembling normal, and we stand ready to help our members with all of their financial needs. We sincerely appreciate your continued support and hope you'll give us a chance to earn more of your business this year.

Enjoy the benefits of ownership!

Alan Berry, President/CEO

FINANCIAL SNAPSHOT

As of November 30, 2020

Total Assets	\$138,234,653
Member Shares	\$120,359,080
Member Loans	\$82,473,698
Number of Members	12,319

As of December 31, 2019

Total Assets	\$121,443,626
Member Shares	\$104,362,102
Member Loans	\$81,911,752
Number of Members	12,440



Get Your Maximum Refund and Special Savings on Turbo Tax!

Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered.

- Taxes made easy. Just answer questions about your year, anytime and from any device, and TurboTax fills in all the right forms for you.
- Real experts standing by. With TurboTax Live, get unlimited advice from tax experts as you do your taxes — or have everything done for you, start to finish.
- Done right, guaranteed. TurboTax guarantees 100% accurate calculations, so you can be confident your taxes are done right.

Greenville Heritage FCU works with TurboTax to provide special savings for our valued members — get up to \$15 off TurboTax federal products. Start today!

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2020. 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.

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 FCU 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 the following:

- Members can save up to \$360 on their wireless bill by switching to a no-contract wireless company.
- Members can save up to 35% on IdentityIQ credit report monitoring and identity theft protection.
- Savings up to \$15 on TurboTax federal products.
- Exclusive access to home tech support and protection with Asurion Home+.
- Exclusive discount from the TruStage Home & Auto Insurance Program.
- Members save on SimpliSafe, the #1 expert pick for home security.
- Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- Save on car maintenance + get \$10 off your first service using CarAdvise.
- Save 40% on a 1-year membership to Sam's Club.
- Build your credit history with rent and save up to 30% with Rental Karma.
- Save \$40 on Calm, the #1 app for meditation and sleep.
- Save on your Travel and Entertainment needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your Greenville Heritage membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had!

Annual Recognition Dinner Officials and Employees Honored

Greenville Heritage FCU held its Annual Recognition Dinner on October 20, 2020. Alan Berry, President/CEO, recognized Board, Supervisory Committee, and Nominating Committee members and expressed appreciation for their service to the Credit Union as volunteer, non-paid officials. Officials and employees were also recognized for their service, accomplishments, and professional development efforts during the past year.

GHFCU Volunteer recognitions included: **John Castile** – Attended the Coastal Credit Union Leadership Conference September 2019; **Jeannie Grady** and **Myron Alderman** – Attended CU Conferences Annual Social



Alan Berry presents Bank Secrecy Act Certificate to Lynn Watkins, Supervisory and Nominating committee member.

Media Conference in June 2019; **Lynn Watkins** – Attended the CU Conferences National Supervisory Committee Conference in San Diego and earned a Certificate of Completion for the Bank Secrecy Act Session; **John Castile, John Owings, and Dan Shirley** – Attended the National Directors Roundtable Conference in October 2019.



Alan Berry presents Five-Year Service Award plaque to Amy Roth.

Eight employees reached service milestones since the last Recognition Dinner: **Five Years** — **Tracy Berry**, Call Center Representative; **Angela Gilliam**, Teller/MSR; **Amy Roth**, Accounting Assistant; and **Aja Williams**, Call Center Manager. **Ten Years** — **Brooke Varner**, Simpsonville Branch Manager. **Fifteen Years** — **Emily Ellison**, Loan Officer/MSR; and **Twenty Years** — **Angela Sprouse**, CFO; and **Kathy Moore**, Business Development Director.



Alan Berry presents Twenty-Year Service Award Certificate and Gift to Angela Sprouse.



Alan Berry presents Twenty-Year Service Award Certificate and Gift to Kathy Moore.

Many employees attended professional development courses, webinars, or schools to help them succeed in their positions including: **Angela Sprouse** – Earned CUNA's Certified Credit Union Investments Professional designation in August 2019 and Attended the Fiserv Credit Union Experience Conference in September 2019; **Kathy Moore** – Attended Julie

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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:

- An employee of Greenville Heritage FCU will never call you to request information you received via text (SMS) or pressure you to reset your online home banking log in password.
- Don't trust caller ID; Caller ID may be modified to show GHFCU's name and number.
- Don't provide your Home Banking log in credentials, account number or personal information by email, text or phone call. Call our published phone number, **864.467.4160**, during normal business hours to confirm the request.
- Don't give information over the phone if you receive a call stating that a transaction is canceled, even if the caller claims to be from GHFCU. Call **864.467.4160** during normal business hours to inquire about the transaction.
- Don't click on links in unsolicited emails or texts.
- Don't give an unsolicited caller remote access to your computer.

Visit the Fraud Warnings page on our website located under the Resources tab for the latest in Fraud and Scam Warnings.

2021 Privacy Policy Is Now Available on GHFCU's Website

The Greenville Heritage FCU Privacy Policy for 2021 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.



Recognition continued from pg. 3

Ferguson's Business Development School in July 2020; and **Hunter Vetter** and **Jazmine Wilson** attended *IRA Essentials Training* in October 2019.



Alex Williams celebrates with his Million Dollar Producer trophy.

Three employees were recognized for outstanding achievements: **Kathy Moore** received a Certificate of Appreciation for her efforts to make Greenville County a safer place in August 2019; **Alex Williams**, Loan Officer, received a Million Dollar Producer trophy for exceeding one million dollars in loan volume in July 2020; and **Mary Heinecke**, Mortgage Loan Officer, received two Million Dollar Producer trophies for exceeding one million dollars in loan volume in October 2019 and August 2020.



Simpsonville branch employees take a minute to celebrate Mary's two months of breaking one million in loan production. L to R: Chris Borowski, Tori McCurry, Cathy Chatelain, Mary Heinecke, Emily Ellison, and Courtney Harris. Not pictured: Brooke Varner.



Calling for Nominations! Deadline for Petitions is February 12, 2021!

Greenville Heritage FCU was scheduled to hold its 80th Annual Membership Meeting on Tuesday, March 30, 2021, at the Greenville Convention Center. Unfortunately, with COVID-19 still not under control, we are doubtful that a mass gathering would be advisable or well attended. If conditions are favorable at the end of the first quarter, the rescheduled date and details for the meeting will be announced in the April 2021 issue of Money Matters.

In the meantime, we still need to follow election protocols. The following members of the Greenville Heritage FCU Board of Directors are up for re-election in 2021 and have agreed to serve a three-year term from 2021-2024 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 124 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 12, 2021. **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 2021 Annual Meeting when it is held.

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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