



# MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

July 2018

## Inside this issue:

- President/CEO's Letter
- Annual Recognition Dinner
- July/August Skip-A-Pay
- Credit Union Travel Club
- Open a GHFCU Checking Account Today!
- Love My Credit Union Rewards!
- Children's Miracle Network Fundraiser Update
- National Youth Savings Challenge Results
- Five-Star Superior Rating
- GHFCU Mobile App

## Holiday Closings

### All Offices

#### Independence Day

Wednesday, July 4

#### Labor Day

Monday, September 3

## Sayonara High Rates and Fees! Earn up to \$70 or More in Rewards When You Do!



Are you tired of being just another number at a big bank? Are you tired of paying monthly service charges for your checking account? Did you finance your car at the dealership without ever knowing the interest rate you were charged?

Greenville Heritage FCU wants to earn more of your business, and we are going to reward you for it in August and September. Existing members and new members who open a new checking account and get at least one new loan will receive \$70 in rewards. The more business you bring us, the higher your reward!

Open a checking account and we'll give you a custom image debit card, valued at \$20. Plus, there is no monthly maintenance fee or minimum balance requirement and our checking accounts earn dividends.

Get a loan of \$5,000 or more and we'll give you \$50

Cash! You will also receive \$50 for every additional loan of \$5,000 or more that closes during the promotion. And don't forget about our Loan Referral Program that allows you to earn even more money by referring family, friends, and coworkers to Greenville Heritage for a loan. We have very competitive loan rates, so you — and those you refer — could save money each month by refinancing an existing loan from another lender or by financing that new car, boat, motorcycle, or RV with Greenville Heritage FCU.

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 visiting our website, [www.greenvilleheritage.com](http://www.greenvilleheritage.com), to apply for your **Sayonara High Rates!** loan at at your convenience.

\*Promotion dates: June 1 – July 31, 2018. Normal credit guidelines apply. Cannot be combined with another promotion or offer. Refinance of a GHFCU loan will qualify with more than \$5,000 in new money. Mortgages excluded.

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



Summer is here and it promises to be a hot one. The Federal Reserve Board says the economy is humming and is raising rates toward a more normal pre-crisis level. That means savers can finally earn a little interest for their

certificate and savings accounts. Check our rates first, because we like to be at or near the top of our market in terms of deposit rates.

Now is also the time to refinance your mortgage or HELOC, as rates are rising and you need to lock in the lowest rate possible. Call us today for a quote for a 1<sup>st</sup> or 2<sup>nd</sup> mortgage.

We want to be the first choice for all your borrowing needs and we've made it easy to get the money you need with a minimum of hassle. Just call our Loans By Phone Hotline at 370.5670, and we'll take care of everything else. In most cases, you can even close your loan remotely — without ever stepping into a branch — with our Remote Signature Service.

We are now well into the Main Street Fridays concert series and as the name sponsor for the sixth year we couldn't be more proud of our partnership with the City of Greenville. Every Friday through September 28, NOMA Square is host to the best in live music, food and fun. We hope you can join us in celebrating the summer concert series on Friday nights. Enjoy great music and be sure to register to win a two-night stay at the Hyatt Hotel in beautiful downtown Greenville while you're there!

Our success is built on the support of members like you. Your loyalty to the credit union is what makes it possible for us to grow and serve more of the Greenville community. Please tell your friends and neighbors about the benefits of credit union ownership.

Sincerely,

Alan Berry  
President/CEO

# Annual Recognition Dinner Officials and Employees Honored

Greenville Heritage FCU held its Annual Recognition Dinner on May 8, 2018. 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. Directors and employees were also recognized for their accomplishments and professional development efforts during the past year.

**John Owings**, a member of the Greenville Heritage FCU Board of Directors, was recognized for successfully completing three modules in the training and certification program (VAP)\* for volunteers — V01: History & Philosophy, V02: Financial Reports, and V03: Managing Risk modules.

Four employees reached service milestones since the last Recognition Dinner. **Alan Berry**, President/CEO, and **Tina Ray**, Marketing Director, received Ten-Year Service Awards at



Alan Berry presents a Five-Year Service Award plaque to Cathy Chatelain.

the dinner. **Cathy Chatelain**, Loan Processor, and **Camilla Estep**, Collections Officer, received Five-Year



Alan Berry presents a Five-Year Service Award plaque to Camilla Estep.

Service Awards at the dinner.

Seven employees completed professional development courses. **Amy Roth**, Accounting Assistant, completed



Alan Berry presents Certificate to Misty Horne.

*Developing Emotional Intelligence*; **Ashlee Thompson**, Electronic Services Specialist, completed *2018 Rules Update & Tabbing*; **Misty Horne**, Collections Manager, completed *Collections Law 2018* and *Mistake-Free Grammar & Proofreading*. **Angela Sprouse**, Chief



Alan Berry presents Certificate to Maryann Crawford.

continued on page 3

# Skip-A-Pay this Summer!

*Skip your July or August loan payment(s) and have more money in your pocket for a vacation or back to school supplies!*

To take advantage of this special offer, call 467.4160 or see a Teller/MSR before the due date of the payment you want to skip.

*\*Member must be in good standing and cannot have been more than 15 days late in the past 90 days. Must have made at least one payment on the loan. A \$30 administrative fee applies to each loan skipped. Mortgage, Visa, STS, Workout loans, and loans currently paid by CMG Credit Disability or Credit Life insurance are excluded. Repeated election of the Skip-A-Pay program on auto loans may reduce the coverage offered by GAP Insurance.*

continued from page 2

Financial Officer, and **Susan McQuaide**, Mortgage Loan Specialist, completed 2018 Mastering HMDA. **Leslie Rivera**, Branch Manager at Main, and **Maryann Crawford**, Accounting Supervisor, completed *Blueprints for Managers*, an intensive one-year management training program.

Enjoy great savings on travel with your free membership.



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



# Open A Checking Account Today!

## Earn Dividends Instead of Paying Service Charges



Tired of paying service fees? Has your local bank merged with a regional one whose fee structure is more punitive? You can save money every month by switching to our Totally Free Checking Account. There are no hidden charges or fees. Plus, our Totally Free Checking Account comes with unlimited check writing privileges and gives you free access to “**PayIT!**,” our Online Bill Pay system. With an opening deposit of just \$50, you can enjoy the additional benefits listed below:

- ✓ Free VISA Debit Card with unlimited pin-based transactions;
- ✓ Free Mobile Banking with eStatements;
- ✓ Purchase Protection through VISA for Signature-based transactions;
- ✓ Overdraft Protection\*\*; and
- ✓ 30,000 Surcharge-free ATMs Nationwide through the CO-OP Network.\*



### To find Surcharge-free ATMs:

1. Click on the CO-OP Network logo on our home page and use the website locator.
2. Download the CO-OP Financial ATM Locator App for your iPhone or Android.
3. Text a Zip Code to 91989 from your cell phone.
4. Call 1-888-SITE-CO-OP (888-748-3266) to find a location by telephone.

For more information on these options, visit <https://co-opcreditunions.org/locator>.

Visit your local branch to open your GHFCU Checking Account and start saving money today!

\*The only fees you will incur are those charged by other financial institutions when you use their ATMs.  
\*\*Certain credit requirements must be met.



## Greenville Heritage members, Cash in on Rewards from Love My Credit Union Rewards!

The new Sprint® exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for each new line you activate, up to 3 lines, when you switch to Sprint. Here's how it works:

- Members get a \$100 cash reward for each new line, up to 3 lines, when you switch to Sprint®.\*
- Current Sprint customers will receive a \$50 cash reward for each line transferred into Sprint Credit Union Member Cash Rewards.\*
- Plus, get a \$50 loyalty cash reward every year for each line.\*

Here's how to sign up for Sprint cash rewards:

- Become a Sprint customer.
- Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards).
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

The savings don't end here! Members have saved nearly \$2 billion on services they need from partners they trust. The more offers you take advantage of, the more you save.

- Save up to \$15 on TurboTax Federal online and downloadable tax products.
- Get trusted protection at true savings with TruStage Auto & Home Insurance Program.
- Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.
- Earn cash back with Love to Shop at over 1,500 online retailers.

\* Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Available for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Reqs. activ. at time of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. 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](http://lovemycreditunion.org/sprintrewards) & click on "Cash Rewards Tracker". Other Terms: Offers/coverage not available everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

# News Briefs

### Children's Miracle Network Fundraiser

Thanks to the generosity of our members and employees who have purchased Children's Miracle Network balloons and candy, Greenville Heritage FCU has raised more than \$1200 so far this year for the GHS Children's Cancer Center. We will continue fundraising through the month of July!


### 2018 National Youth Savings Challenge

This year, 22 Greenville Heritage FCU members under the age of 18 made deposits totaling \$3,548.15 during the National Youth Savings Challenge in April. Seventeen were new youth members who opened accounts in April. Nationally, more than 65,000 young credit union members from 145 participating credit unions deposited a total of \$15 million into their savings accounts!

### GHFCU Maintains Five-Star Rating!



Greenville Heritage FCU received the five-star Superior rating from Bauer Financial Inc. in Coral Gables, Florida, for the second quarter of 2018. 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.



**Download  
Our Mobile App  
GHFCU 2 Go!**

(Available in the Apple  
and Google Play App Stores)

Locate Surcharge-free ATMs • View  
Account Balances and Recent Transactions •  
Transfer Funds • Pay Bills

[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.

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