



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

July 2022

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Holiday Closings

All Offices

Independence Day

Monday, July 4

Labor Day

Monday, September 5



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!

Gas is HIGH! Let us Lower Your Car Payment to Help!

Save Money Every Month! With the cost of gas now at an all-time high, Greenville Heritage FCU wants 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. In fact, we saved our members almost \$300,000 in interest during the first quarter of 2022.

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 cash back and 60 days with no payment when

you close your loan before September 30!* 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 one of our consumer loan officers or our mortgage loan officer.

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.

*Promotion dates: July 1 to September 30, 2022. 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 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 our website to log into Home Banking, or download our mobile app, GHFCU 2 Go!





Letter from the President/CEO



We are just past the midpoint of 2022, and it promises to be a hot one. With the opening of Unity Park, downtown Greenville is once again buzzing with people enjoying the summer weather. If you've been

wanting to buy a new auto, boat or RV, now might be the best time to make that purchase as interest rates are on the rise.

We want to be your first choice for loans for any purpose and especially your summer fun. We strive to make borrowing easy, and, in most cases, you won't even need to visit a branch. And this quarter, we will give you \$100 cash back if we can't save you at least \$50 per month on your car payment. Call our Loans by Phone Hotline at 864.370.5670 to see how much you could save on a consumer loan.

Later this month, we will launch a new HELOC product to help you take advantage of rising home values and the increased equity in your home. Members can take advantage of a below market rate for the first 12 months. After that, the rate will be tied to prime. Call Mary Heinecke at 864.688.1164 for all mortgage loan questions.

We are excited to announce that Greenville Heritage Main Street Fridays has returned to NOMA Square. Greenville Heritage Main Street Fridays is the premier live music event in the city, and we couldn't be more thrilled to have it back every Friday evening through September 23rd. Make plans to join us for live music and great fun.

Thank you for your continued support of Greenville Heritage, and enjoy your summer.

Sincerely,

Alan Berry
President/CEO

Annual Recognition Dinner Officials and Employees Honored

Greenville Heritage FCU held its Annual Recognition Dinner on May 3, 2022. Alan Berry, President/CEO, recognized Board, Supervisory, and Nominating committee members and expressed appreciation for their service as volunteer, non-paid officials. Berry also recognized employees for reaching milestone years of service, accomplishments, and professional development efforts during the past year.



Lisa Brodnax (left) presents a Five-Year Service Award plaque to Courtney Harris.

John Castile, Director, attended the Palmetto Citizens Leadership Conference. Dan Shirley, Treasurer of the Board of Directors, and John Owings attended the National Directors Roundtable Conference.



Lisa Brodnax (left) presents a Five-Year Service Award plaque to Misty Horne.

Three employees reached service milestones since the last Recognition Dinner. Courtney Harris, Teller/MSR, and Misty Horne, Collections Manager, received Five-Year Service Awards. Heather Dobbins, Administrative Assistant, received her Ten-Year Service Award.



Lisa Brodnax (left) and Angela Sprouse (right) present a Ten-Year Service Award plaque to Heather Dobbins.

Cory Bearden, VP of Member Services, earned two certificates from NAFCU for attending the 2021 Virtual Lending Conference and the 2022 Strategic Growth Conference.

Lisa Brodnax, EVP, shared the highlights and challenges Greenville Heritage continued to face in the past year due to the pandemic. She noted that many employees had to cross train and take on additional responsibilities and recognized several employees who demonstrated excellence in the face of adversity.



Lisa Brodnax (left) presents two professional development certificates to Cory Bearden.

Ashlee Thompson, Electronic Services Specialist, Tori McCurry, Branch Manager of the Main Office, and Jonathan Wong, Loan Officer, received the "Luann Ford Achievement Award," established in Luann's honor to recognize employees who exhibit excellence and the very best in teamwork.

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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.*



There are more reasons than ever to love being a member of Greenville Heritage FCU! Your Credit Union membership saves you money through exclusive member-only offers through our trusted partners, including:

- ♥ Up to \$360 on your wireless bill by switching to no-contract wireless.
- ♥ Up to \$15 on **TurboTax** federal/\$25 on in-office tax prep at **H&R Block**.
- ♥ Get \$100 cash rewards when you buy a vehicle from **Carvana**.
- ♥ 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 40% on a new 1-year membership to **Sam's Club**.
- ♥ Build your credit history with rent and save up to 30% with **Rental Kharma**.
- ♥ Save \$40 on **Calm**, the #1 app for meditation and sleep.
- ♥ Save on Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

For the full list of available discounts, visit LoveMyCreditUnion.org.

Open A Checking Account Today!



Tired of paying service fees? Has your local bank merged with a regional or national one whose fee structure is more punitive? You could save money every month by switching to one of Greenville Heritage FCU's checking accounts — Basic Checking, Heritage Advantage Checking, or our newest product, the New Horizon Checking Account for those who have had serious banking issues in the past.

Depending on which checking account you choose, you will have access to the additional features listed below:

- ✓ Instant Issue VISA debit cards;
- ✓ Mobile App with Remote Deposit Capture and the ability to turn your card OFF/ON;
- ✓ 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.
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.*



Recognition Dinner continued from page 2

“Ashlee demonstrates hard work and dedication on a daily basis, but she was challenged with many high priority projects in 2021 and was able to complete them timely, accurately and without any interruption to Credit Union operations or member accounts. In her role as Electronic Services Specialist, rules, regulations and processes are continually changing and Ashlee adapts quickly to ensure our members receive excellent service,” said Angela Sprouse, CFO.

“While I am exceptionally proud of the contributions that all staff made during 2021, Tori and Jonathan deserve special recognition,” said Lisa Brodnax, EVP. “Tori made significant contributions both at Simpsonville and Main, working her way up from MSR/Title Clerk to Branch Manager in less than seven months. She maintained a very positive, upbeat attitude in whichever capacity or location she was working, despite significant staffing challenges due to COVID-19. Jonathan demonstrated determination and dedication to lending, reaching his first million dollar production month in 2021. He worked tirelessly to provide our members with low cost loans, despite having to overcome additional obstacles in his path as a result of a temporary reduction in the size of our lending team,” Brodnax added.

Two loan officers were recognized for exceptional loan production: **Mary Heinecke**, mortgage loan officer, and **Nikki Kirby**, loan officer supervisor. Mary earned the new award for reaching one million dollars in loan production at least three times in one year — July, August and December of 2021; and Nikki exceeded \$1 Million in loan production six out of the last 12 months: May, August, September, October, and November of 2021 and again in March 2022.



Angela Sprouse (left) presents the Luann Ford Hustle Award to Ashlee Thompson.



Lisa Brodnax (left) and Alan Berry (right) present Luann Ford Hustle Award to Tori McCurry.



Lisa Brodnax (left) and Alan Berry (right) present Luann Ford Hustle Award to Jon Wong.

News Briefs

2022 Youth Savings Challenge

This year, 18 Greenville Heritage FCU members under the age of 18 made deposits totaling \$7,279.30 during the National Youth Savings Challenge in April. Seven were new youth members who opened accounts in April.

GHFCU Earns 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 2022. 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.

NEW! HELOC Coming Soon!

Mortgage rates are rising fast! Take advantage of our new and improved HELOC, which will feature a low introductory rate for 12 months. When the introductory rate expires, the rates will be tied to the Prime Rate and may adjust quarterly. Contact our mortgage loan officer, Mary Heinecke, at **864.688.1164** or mheinecke@ghfcu.org to get started or ask questions.

Zelle®/P2P Fraud Warning

Zelle/P2P fraud is widespread and has been making national news as the tactics used by fraudsters continue to evolve. A newer version of the scam has fraudsters impersonating a Zelle user’s financial institution. Caller ID spoofing is when a caller falsifies the information on your caller ID to impersonate someone, like your credit union. If you receive an unexpected call that appears to be from Greenville Heritage FCU, hang up and call us directly at our published number, **864.467.4160**. We urge members who enjoy the convenience of Zelle transfers to use extreme caution.

www.greenvilleheritage.com • 864.467.4160 • 800.943.6928

Home Office

520 W. Washington Street
Greenville, SC 29601

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

County Square Office

301 University Ridge, Suite 2100
Greenville, SC 29601

Monday - Friday:
8:30 a.m. to 5:00 p.m.
Closed daily: 1:00 p.m. to 2:00 p.m.

SCTAC Office

240 Terminal Road
Greenville, SC 29605

Monday - Friday:
8:30 a.m. to 5:00 p.m.
Closed daily: 1:00 p.m. to 2:00 p.m.

Simpsonville Office

350 Harrison Bridge Road
Simpsonville, SC 29680

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

24-Hour Instant Teller

800.399.4797



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BY NCUA



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



Greenville Heritage
FEDERAL CREDIT UNION