



MONEY MATTERS

A Publication of Greenville Heritage Federal Credit Union

November 2017

Beat the Clock for the Best Car Loan Rates! Plus, Have Extra Money for the Holidays with No Payment for 90 Days!



BEAT THE CLOCK THIS THANKSGIVING!

Save Money on Car Loans of \$10,000 or more!

4 DAYS ONLY!

November 20, 21, 22, and 24

Rate Discount & 90 Days with No Payment!

The earlier in the day you apply for your loan, the greater your discount!

Greenville Heritage FCU invites you to “Beat the Clock” during the week of Thanksgiving! Instead of offering Black Friday loan specials, members can enjoy rate discounts and **90 Days with No Payment** the entire week of Thanksgiving.

Instead of our usual month-long promotion, we are offering members a chance to get deeper rate discounts when they “Beat the Clock” during the week of Thanksgiving. We will be closed on Thanksgiving Day, but every other day GHFCU members can take

advantage of the “Beat the Clock” promotion on car loans of \$10,000 or more.

On Monday and Tuesday, members will receive a 1% rate discount and 90 Days with No Payment all day long. On Wednesday and Friday, we will open an hour early at our Main and Simpsonville branches and members will receive the following rate discounts based on the time of the loan application:

7:30 to 9:30 a.m.	2.00% Discount
9:31 a.m. to Noon	1.75% Discount
12:01 p.m. to 3 p.m.	1.50% Discount
3:01 to 5:30 p.m.	1.00% Discount

This promotion applies to car purchases and refinances of car loans that are currently financed with another lender. Why not let one of our knowledgeable loan officers run loan payment options, so you can see exactly how much money you could save by refinancing a car loan with GHFCU?

Are you in the market for a new car? Talk to a loan officer before you start shopping, so you will know exactly how much you can afford. Then, when you’ve located that perfect car, our free Car Fax report and NADA valuation will give you additional negotiation tools.

To take advantage of the “Beat the Clock” loan promotion, call our Loans by Phone Hotline at **370.5670**. Alex, Emily, Jon and Tennille are ready to take your call.

For more information on this loan special, call our Call Center at **467.4160**. You can also visit your local branch or our website at www.greenvilleheritage.com for full details.

**Promotion dates: November 20 – 24, 2017. Normal credit guidelines apply. Rate Floor is 2.49%. Cannot be combined with any other promotion. Full promotion details are available on our website at www.greenvilleheritage.com.*

Holiday Closings

All Offices

Thanksgiving Day
Thursday, November 23

County Square & SCTAC

Friday, November 24



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.



NEW! Visa Offers Account Updater Service

As of October 1, 2017, your Greenville Heritage FCU Visa debit and/or Visa credit cards now offer the **automatic** Visa Account Updater Service (VAUS). This is a free service designed to make using your Visa cards for recurring payments more convenient than ever.

What is Visa Account Updater Service?

VAUS is a service that will provide card number and expiration date updates to merchants who maintain card-on-file (COF) account information to process recurring customer payments.

Some examples of COF payments include:

Netflix, Hulu or other streaming services; gym memberships; monthly utility bills; recurring charitable contributions; or insurance premiums.

What does the service actually do?

Account Updater Service (VAUS) provides a way for GHFCU to communicate the most recent cardholder account information to Visa. Our data processor has created a special file format to send card details to the network on our behalf. In turn, Visa makes this information available to acquiring COF merchants who elect to participate in the service.

What are the benefits of this service for my organization and cardholders?

Cardholders will no longer have to provide updated card information to participating COF merchants when their card is reissued due to normal expiration or lost/stolen card. Recurring payments are more likely to be successful because updated card information is readily available to participating merchants.

Call the GHFCU Call Center at 864.467.4160 for more information on the Visa Account Updater Service or to opt out of the service for your GHFCU Visa debit and/or credit cards.

Download Our Mobile App: GHFCU 2 Go!



Download **GHFCU 2 Go!** and have secure access to all your account information on your mobile devices.

The **GHFCU 2 Go!** app is FREE. Visit the Apple or Google Play store to download the appropriate app for your cell phone or tablet and have the majority of your Home Banking functionality at your fingertips.

Members can use **GHFCU 2 Go!** to locate surcharge free ATMs in the CO-OP Network, view account balances and recent transactions, transfer funds from one GHFCU account to another, and pay bills to companies already set up in PayIT!, our online bill pay service.

Skip-A-Pay is Back in December!

*Skip your December loan payment and have more money in your pocket for holiday expenses!**

To take advantage of this offer, call **467.4160** or see a Teller/MSR after your November payment is made and before the December payment due date.

**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. \$30 fee applies to each loan skipped. Mortgage, Visa, STS, Workout loans, and loans currently paid by CMG insurance excluded. Repeated election of the Skip-A-Pay program on auto loans may reduce the coverage offered by GAP Insurance.*



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.



FEDERALLY
INSURED
BY NCUA



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 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 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



Greenville Heritage
FEDERAL CREDIT UNION

45025-NEWS-1117

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