



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

October 2017

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Holiday Closings

Columbus Day — October 9

Thanksgiving — November 23

Black Friday — November 24

Main & Simpsonville Open
County Square/SCTAC Closed

Christmas

December 25 — All Offices

December 26 — County Square

New Year's Day — January 1

Love Your Car AND Your Car Loan! Get a Great Deal on a Car Loan and \$100 Cash Back!



Greenville Heritage FCU wants you to love your car loan as much as you love your car. Well, that's probably not possible, but what would make you love it more than you do now — a lower interest rate, a lower payment, or perhaps paying off the loan sooner?

Maybe you're fine with the payment and term, but would love to bring your car loan to GHFCU, so you can enjoy the convenience of making your payment with a simple funds transfer on our mobile app, **GHFCU 2 Go!**, or in your Home Banking account.

Why not 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 with Greenville Heritage FCU. 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. As an added bonus, we'll give you \$100 when you close a car loan of \$10,000 or more before October 31*!

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.

Take advantage of this limited-time offer to improve your car loan and 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: October 1 - 31, 2017. Normal credit guidelines apply. Cannot be combined with another promotion. Members with loan amounts between \$5,000 and \$9,999 will receive \$50 cash back. Refinance of a GHFCU car loan qualifies with more than \$5,000 in new money.*

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.





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 your Address, Intersection or Zip Code to 692667 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.*

GHFCU Director Update



It is with great sadness we announce that Derrick J. Brown passed away on August 24, 2017. Brown had served on the Greenville Heritage FCU Board of Directors since 1994 and held the position of Vice Chairman at the time of his death. Prior to his appointment to the Board, Brown served as Chairman of the Supervisory Committee.

Brown graduated from Wofford College with a BA in Economics. He began his employment with Greenville Water in 1986 and retired as Director of Finance in 2012. Brown also served for many years as a deacon and the treasurer at his church, Bethlehem Baptist Church in Simpsonville.

“Having served on the Board with Derrick for 23 years, I have known him to be extremely well informed concerning credit union matters. I believe this was partly because of his knowledge and experience in financial accounting, but more importantly because of his love and appreciation of the credit union philosophy. Derrick always kept a keen eye to the safety and soundness of the financial condition of the credit union. He also, without fail, always made decisions that he felt were in the best financial interest of the members. It has been an honor and privilege to have known and served with Derrick. I will miss him,” said Tom McDowell, Board Chairman.

GHFCU News Briefs

Know the Value of Credit Disability and Credit Life on your Loan!

We love sharing stories of how loan protection products, such as Credit Life/Credit Disability, GAP Insurance and Mechanical Repair Coverage, benefit our members. Credit Disability insurance recently proved to be a tremendous benefit for one GHFCU member. He added Credit Disability and Credit Life insurance to his car loan in 2013. When he missed a payment in 2017, we found out that he was on life support and had been disabled since 2013. We filed a claim on his behalf and CUNA Mutual Group reimbursed him for all the payments he had made since becoming disabled. So, the check amount was for \$15,827 instead of the approximately \$2,900 he still owed on the loan. This significant benefit far outweighed the cost of premiums paid on the loan.

Pay with Visa® for a Chance to win Incredible Prizes this NFL Season!

When you pay with your GHFCU Visa card, or any Visa, now through December 31st, you will be automatically entered for a chance to win a prize each month.* So, paint your faces, cheer on your favorite team and use your VISA cards to have a chance to win these prizes: October — Trip for Two to the 2018 Pro Bowl; November — Trip for Two to Super Bowl LII; and December — 2018-19 Regular Season Tickets for Two.

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN. Open only to legal U.S. and D.C. residents, 18 or older as of 9/1/17. Void in PR and where prohibited. For complete details including Non-Purchase Entries, see Official Rules below or at www.Visa.com/NFLdreamseason. PIN-based and ATM transactions are not eligible. October Prize: Automatic entries must be received by 11:59:59 PM PT 10/31/17. Mail-in entries must be postmarked by 10/31/17 and received by 11/7/17. November Prize: Automatic entries must be received by 11:59:59 PM PT 11/30/17. Mail-in entries must be postmarked by 11/30/17 and received by 12/7/17. December Prize: Automatic entries must be received by 11:59:59 PM PT 12/31/17 in order to be eligible. Mail-in entries must be postmarked by 12/31/17 and received by 1/8/18. Sweepstakes ends 12/31/17. The NFL Entities have not offered or sponsored this Sweepstakes in any way.



Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

♥ **Sprint**

\$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*

♥ **ADT**

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.

♥ **TurboTax**

Save up to \$15 on TurboTax federal products.

♥ **TruStage**

Get trusted protection at true savings with the TruStage Auto & Home Insurance Program.

♥ **Love to Shop**

Shop and get cash back at over 1,500 online retailers with Love to Shop.

Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. **\$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. **Cash Reward:** Cash Reward issued by CU Solutions Group. 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. **Other Terms:** Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.*

Enjoy great savings on travel with your free membership.

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

CREDIT UNION TRAVEL CLUB



The 2017 Holiday Season is almost here, and Greenville Heritage FCU has several products and services designed to help you maximize your gift giving this year!

Christmas Club Accounts

REMINDER: Members who have a Christmas Club Account can make one FREE withdrawal during the 4th Quarter. If you do not have a Christmas Club Account, now is the perfect time to open one and start saving for next year's Christmas expenses!

Holiday VISA Gift Cards

This Christmas, give the gift that everyone on your list is sure to love, a VISA Gift Card! VISA Gift Cards can be used at millions of stores worldwide, so you can relax knowing you are giving a gift your friends and family can really use! Plus, our \$3 fee is lower than most local retail merchants, which saves you money!



Holiday Cash Gift Envelopes

For your convenience, holiday themed envelopes for your cash gifts will be available in November on a first come, first served basis.

Skip-A-Pay

Skip your December loan payment(s) and have more money in your pocket for holiday expenses! To take advantage of this special offer, call **467.4160** or see a Teller/MSR after you have made your November loan payment and before your 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.*



Nominations Requested

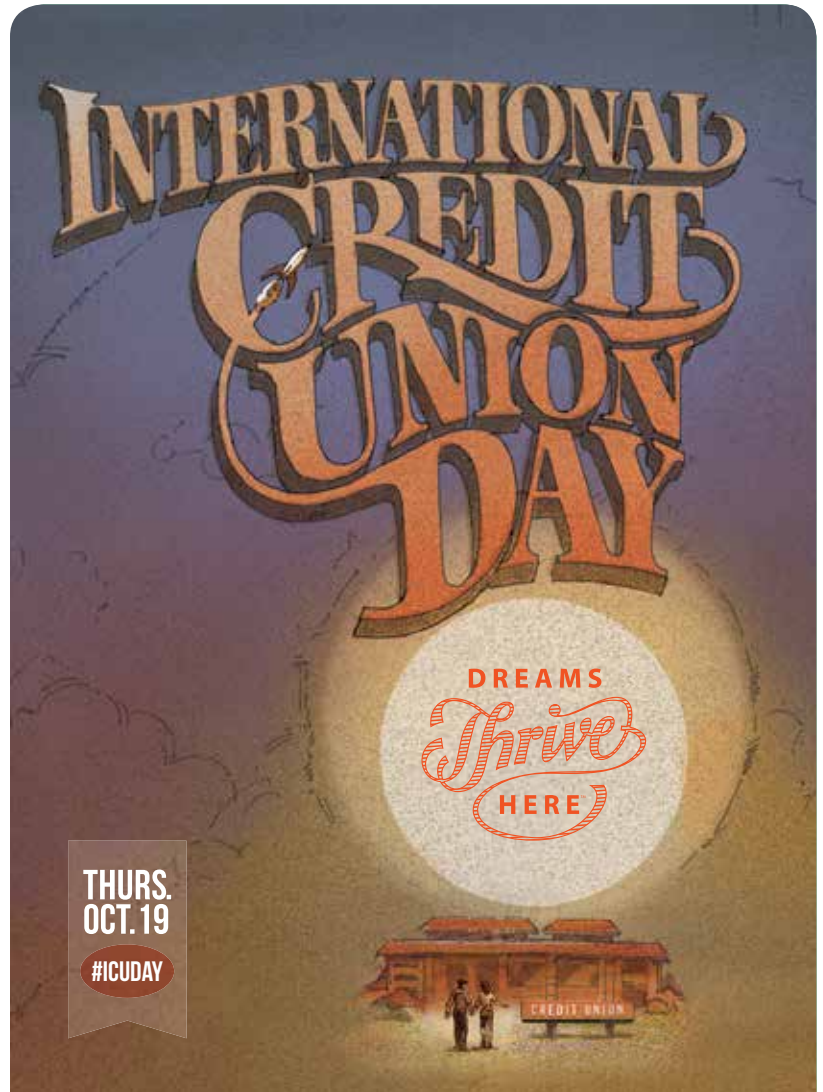
The following members of the Greenville Heritage FCU Board of Directors are up for re-election in 2018 and have agreed to serve a three-year term from 2018-2021 if elected: Nadine Chasteen, Jeannie Grady, and Queen Wooden.

Additional Board of Director nominations should be submitted in writing to: Nominating Committee, Greenville Heritage FCU, P.O. Box 982, Greenville, SC 29602. The deadline for nominations is November 17, 2017. **No nominations will be taken from the floor.**

If you wish to make a nomination, please contact the individual to assure willingness to serve. He or she must 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 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 of directors; 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 2018 Annual Meeting on Tuesday, March 20, 2018.



*In honor of
International Credit Union Day,
we will hold our annual
Member Appreciation Day
October 19, 2017*
*Stop by one of our branches for
refreshments and a small "Thank You" gift!*

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



FEDERALLY
INSURED
BY NCUA



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



Greenville Heritage
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