



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

October 2018

Inside this issue:

- Heritage Advantage Checking Account Pays 2.1% APY
- Check Out Our New Website!
- Loan Referral Program
- Save Money with Love My Credit Union Rewards!
- Free Membership to Credit Union Travel Club
- Christmas Offerings
- Skip-A-Pay in December
- Nominations Requested
- Member Appreciation Day

Holiday Closings

Columbus Day — October 8

Veterans Day — November 12

Thanksgiving — November 22

Black Friday — November 23

Main & Simpsonville Open
County Square/SCTAC Closed

Christmas Eve — December 24

County Square/SCTAC Closed
Main/Simpsonville Close at 1 p.m.

Christmas — December 25

New Year's Eve — December 31

SCTAC Closed
All Others Close at 1 p.m.

New Year's — January 1

It's Time to Simplify and Save! Transfer High Rate Balances to a GHFCU Visa!



Greenville Heritage FCU wants to help you simplify your bill paying each month and help you save money in the process! Our credit card rates are very competitive, but this fall we are offering a super low introductory rate of 2.99% APR* for 12 months on balance transfers of \$1,000 or more.

So, look at the interest rates you are paying on other credit card balances. You will most likely find that transferring balances to a GHFCU Visa will result in a lower interest rate, a lower monthly payment, and the ability to pay off your credit card debt sooner. Check out the example to the right with monthly savings of \$46 and nearly \$600 during the 12-month promotional period. As an added bonus, this person now has two fewer bills to pay each month.

If you don't already have a GHFCU Visa, now is the perfect time to apply — even if

you don't have a balance to transfer. In addition to competitive interest rates as low as 6.95% APR*, there is no annual fee and **no fee for balance transfers** or cash advances. Plus, our cardholders earn ScoreCard® Rewards — Bonus Points or 1% CashBack — on every qualifying purchase**. For more information or to apply, call 370.5670 or apply online 24/7 at www.greenvilleheritage.com.

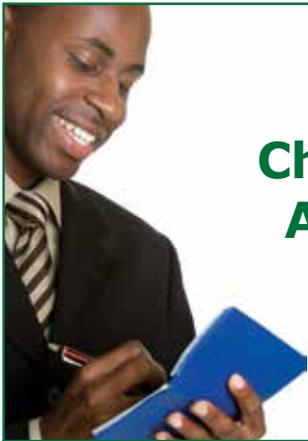
	Before Balance Transfer				After
	Citi	Belk	Discover	TOTAL	GHFCU
Balance	\$1,500	\$1,000	\$750	\$3,250	\$3,250
APR	16.99%	24.49%	20.74%	20.18%	2.99%
Monthly Payment	\$36.03	\$30.20	\$20.33	\$86.56	\$40.52

**Promotion dates: October 1 - December 31, 2018. Must transfer at least \$1,000 to qualify for the introductory rate offer of 2.99% APR for 12 months. Then, the Standard APR for purchases 6.95% to 17.95% applies. Terms and annual percentage rate (APR) are subject to change without notice. Approval is subject to income requirements and credit review. Interest will be charged on average daily balance each month. Cannot be combined with another promotion. **Qualified purchases do not include cash advances, balance transfers, convenience checks or returns. Please visit our website or your nearest branch for full disclosures on our credit card program and this balance transfer promotion.*

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.





Switch to the Checking Account that Pays You!

Earn 2.1% APY*!

Greenville Heritage FCU is pleased to announce a significant dividend increase for the **Heritage Advantage Checking Account!** Members can now earn 2.1% APY* on checking account balances up to \$15,000. Balances of \$15,001 or more will earn the corresponding Money Market rate. Following are some of the features of GHFCU's rewards checking account:

- ✓No Monthly Maintenance Fee!
- ✓No Minimum Balance Requirement!
- ✓FREE Debit Card with Unlimited Transactions** and a full suite of electronic banking services!

Visit your local branch to open your **Heritage Advantage Checking Account! It's easy!** Just open your checking account with a \$100 opening deposit and meet the following minimum requirements each month:

- ✓Maintain eStatements.
- ✓Have 1 Direct Deposit or ACH credit transaction.
- ✓Make 12 or more signature debit transactions (running debit card as a credit card/non PIN-based transaction).
- ✓Use Home Banking at least once a month.

For more information on our checking accounts, visit our website, www.greenvilleheritage.com. If you already have a GHFCU checking account and want to switch to the **Heritage Advantage Checking Account**, visit your local branch.

*APY is the Annual Percentage Yield. Certain credit requirements must be met. Limit one account per member. Not available on business accounts. Dividend reverts to regular checking rate if requirements are not met in a particular month.
**The only fees members will incur are those charged by other financial institutions when using their ATMs.



We Have a New Website!

Greenville Heritage FCU launched a new website on September 4, 2018. If you have not seen it yet, we invite you to visit www.greenvilleheritage.com. We are excited about the sleek new design and hope members and prospects find it easier to navigate. It is important to GHFCU that our website is accessible to all people, so this new site was designed using WCAG guidelines for conformance as suggested by the Department of Justice. We have also continued to include the accessibility widget in the upper right hand corner of every page. Be sure to take advantage of the many resources available on the site, including important consumer information on the Resources page, loan and deposit calculators, and easy links to money saving benefits directly from the home page — Love My Credit Union Rewards, Credit Union Travel Club, and Tru Stage Insurance. You can still Login to Home Banking securely from the home page to access all of your account information or to sign up for eStatements, PayIt!, our online bill pay system, or Mobile Money.

Earn up to \$55 Cash! Up to \$100 Cash for Your Friends!



Did you know you can earn cash for your loan referrals? Start getting paid for giving good advice to your friends and family members!

Following are the rewards by loan amount:
\$5,000 to \$9,999 \$50 to borrower/\$25 to you
\$10,000 to \$19,999 \$75 to borrower/\$40 to you
\$20,000+ \$100 to borrower/\$55 to you

Be sure to ask your friend/family member to mention the referral to the loan officer. As soon as the loan closes, we'll put the referral incentive in your share account.

Call or visit your local branch for more details on our loan referral program.



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 three lines, when you switch to Sprint. Here's how it works:

- Members get a \$100 cash reward for each new line, up to three 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.
- 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 and 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.

Enjoy great savings on travel with your free membership.

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

CREDIT UNION TRAVEL CLUB



The 2018 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 2019 and have agreed to serve a three-year term from 2019-2022 if elected: Tom McDowell and Hunter West.

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 16, 2018. **No nominations will be taken from the floor at the Annual Membership Meeting.**

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 2019 Annual Meeting on Tuesday, March 19, 2019.

INTERNATIONAL CREDIT UNION DAY

FIND YOUR *platinum living* IN CREDIT UNIONS™

ICU DAY EST. 1948

CELEBRATING 70 YEARS OF THE CREDIT UNION DIFFERENCE
10.18.2018
CUNA.ORG/ICUDAY • #PLATINUMLIVINGFOUND

World Council AMERICA'S CREDIT UNIONS HARLAND CLARKE

In honor of International Credit Union Day, we will hold our annual Member Appreciation Day October 18, 2018

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 FEDERAL CREDIT UNION

45025-NEWS-1018