



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

October 2020

Inside this issue:

- Check Out our Free Checking Account
- Virtual Annual Meeting
- Save Money with Love My Credit Union Rewards!
- \$1,000 Home Depot Gift Card Winners from 2nd Quarter Mortgage Promotion!
- Call Center Celebrates Five-Year Anniversary!
- Christmas Offerings
- Skip-A-Pay in December
- Nominations Requested
- Member Appreciation Day

Holiday Closings

Columbus Day — October 12

Veterans Day — November 11

Thanksgiving — November 26

Black Friday — November 27

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

Fall in Love with Your Credit Union! Giving Back to Our Members is a Top Priority!



Greenville Heritage FCU wants you to fall in love with your Credit Union all over again, so our fall loan promotion is designed to put money back in your wallet! Members who close any consumer loan of \$10,000 or more before the end of the year can choose between a 1% discount off our already low rates or \$100 cash back.

We already have some of the lowest interest rates in town, so you could save money each month by refinancing an existing loan from another lender with Greenville Heritage at a lower rate. Or, you can take the cash option and keep your existing rate and term. As an added bonus with either option, we'll give you 60 days before your first payment is due!

Why not let a GHFCU loan officer take a free, no-obligation look at your current loan to see if we can save you money? The only thing it will cost you is the time it takes to speak to one of our loan officers.

Here's a real-life savings example to inspire you. A member refinanced a motorhome with us last year, and we were able to cut the interest rate on his loan by 10.25%, saving him \$36,793.57 in interest! That's just one of many examples. We have saved our members more than \$200,000 in interest on loans of \$10,000 or more already this year!

For more information or to find out how much you can save, call our **Loans By Phone Hotline** at **370.5670** or complete our simple online application at www.greenvilleheritage.com.

**Promotion dates: October 1 to December 31, 2020. Normal credit guidelines apply. Cannot be combined with any other promotion. Excludes mortgages and credit cards. Does not apply to loans currently financed with GHFCU. Rate floor is 2.49% APR. \$100 Cash Back will be disbursed when the 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 www.greenvilleheritage.com to log into Home Banking.





Check Out Our Free Checking! Earn Dividends Instead of Paying Service Charges



Tired of paying service fees? 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 and debit transactions and Online Bill Pay. With an opening deposit of just \$50, you can enjoy the additional benefits listed below:

- ✓ Instant Issue Debit Cards with Free standard images or custom images for \$20;
- ✓ Free Mobile App *GHFCU 2 Go!* featuring Remote Deposit Capture;
- ✓ Purchase Protection through VISA for Signature-based transactions;
- ✓ Overdraft Protection**; and
- ✓ Nearly 30,000 Surcharge-free ATMs 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 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>.

You can now open a Checking Account while logged in to your Home Banking account! Call 864.467.4160 for more information or assistance.

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

Virtual Annual Meeting! Join us on Zoom October 27th at 4 p.m.

Greenville Heritage FCU officials have rescheduled the 2020 Annual Meeting for October 27, as a virtual meeting, Members will have the option of logging into the Zoom meeting with full audio and video capabilities or calling in to the conference line for the listen only option. Members are encouraged to pick up a 2019 Annual Report from a GHFCU branch prior to the meeting, so you can follow along.

During the meeting, officials will share the highlights of 2019 and important news of 2020 to date. The following members of the Greenville Heritage FCU Board of Directors are up for re-election in 2020 and have agreed to serve a three-year term from 2020-2023 if elected: Myron Alderman, John Owings, and Dan Shirley. We will hold the election during the Zoom meeting and will hold a drawing for door prizes from among those members who sign in and attend the meeting.

If you would like to attend GHFCU's Virtual Annual Meeting, please send an email to tray@ghfcu.org or call 864.467.4160 to request your Zoom meeting link no later than October 22, so we can email you with the meeting information and instructions on how to participate in plenty of time.



More Savings. More Possibilities.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Greenville Heritage FCU membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- » Savings up to \$15 on **TurboTax** federal products.
- » Exclusive discount from the **TruStage Home & Auto Insurance Program**.
- » Members save on **SimpliSafe**, the #1 expert pick for home security.
- » Save 30% on premium identity protection from **Financial Lock**.
- » Exclusive access to the Love My Credit Union Rewards **Powersports, RV & Boat Buying Program**.
- » Save on car maintenance + get \$10 off your first service using **CarAdvise**.
- » Save 40% on a 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 your Travel and Entertainment needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Specific information on each discount is available at www.lovemycreditunion.org.



Mortgage Promo Winners!

\$1,000 Home Depot Gift Card Giveaway



Left to right: Alan Berry, CEO, and Mary Heinecke, Mortgage Loan Officer, present two \$500 Home Depot gift cards and goodie basket to Andrea and Jeremy Jackson, winners of the 2nd Quarter mortgage promotion. Since entries were automatic for qualifying mortgage loans, Jeremy and Andrea didn't even realize they had entered the giveaway. When Mary called to tell Jeremy they had won the \$1,000 Home Depot gift card, he was very surprised, "Really? That's awesome! Thank you very much!" Jeremy plans to put the \$1,000 toward appliances for a kitchen upgrade for Andrea. Congratulations, Jeremy and Andrea!

Five-Year Anniversary! Call Center Representatives Celebrate!



Pictured left to right: Brian, Aja, Call Center Manager, and Tracy take a quick break from calls to celebrate the Five-Year Anniversary of the Greenville Heritage FCU Call Center. The Call Center opened with two Representatives in late July 2015. The call volume grew quickly as members learned how easy it was to call and have their questions answered and issues resolved without having to make a special trip to the branch, so a third representative was hired to ensure better service. In the past four months, Call Center Representatives have seen a tremendous increase in call volume primarily due to COVID-19. From April to July 2019, they answered 17,083 inbound calls. In the same time period this year, they received 24,346 inbound calls, which represents a 42.5% increase year over year.



The 2020 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 2021 and have agreed to serve a three-year term from 2021-2024 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 20, 2020. **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 2021 Annual Meeting on Tuesday, March 30, 2021.

INSPIRING HOPE
— FOR A —
GLOBAL COMMUNITY™

**International Credit Union Day
October 15, 2020**

AMERICA'S CREDIT UNIONS™ | World Council | HARLAND CLARKE™ | CUNA.ORG/ICUDAY • #ICUDAY

*In honor of
International Credit Union Day,
we will hold our annual
Member Appreciation Day
October 15, 2020*

*Stop by one of our branches for
your "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