



MONEY MATTERS

A Publication of Greenville Heritage Federal Credit Union

September 2017

Sayonara High Rates and Impersonal Service! Discover a Better Way to Bank and Receive \$20/\$50/\$70 or More in Rewards!

Say
Goodbye
to Your
Big Bank!

Open a Checking Account. Get a Loan.
We'll give you a custom debit card and \$50 or More Cash!

Other words in the word cloud include: Farvel, Adios, Au revoir, Arrivederci, Hasta la vista, Sayonara, Ma as-salaamah, Tam biet, Tot ziens, Bless, Sawatdi, Lehit, Aloha, Auf Wiedersehen, Do widzenia, Khairate, and До свидания.

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Are you tired of being just another number at a big bank? Are you tired of paying monthly service charges for your checking account? Did you finance your car at the dealership without ever knowing the interest rate you were charged?

Greenville Heritage FCU wants to earn more of your business, and we are going to reward you for it in August and September. Existing members and new members who open a new checking account and get at least one new loan will receive \$70 in rewards. The more business you bring us, the higher your reward!

Open a checking account and we'll give you a custom image debit card, valued at \$20. Plus, there is no monthly maintenance fee or minimum balance requirement and our checking accounts earn dividends.

Get a loan of \$5,000 or more and we'll give you \$50 Cash! You will also receive \$50 for every additional loan of \$5,000 or more that closes during the promotion. And don't forget about our Loan Referral Program that allows you to earn even more money by referring family, friends, and coworkers to Greenville Heritage for a loan. We have very competitive loan rates, so you — and those you refer — could save

money each month by refinancing an existing loan from another lender or by financing that new car, boat, motorcycle, or RV with Greenville Heritage FCU.

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 visiting our website, www.greenvilleheritage.com, to apply for your **Sayonara High Rates!** loan at your convenience.

*Promotion dates: August 1 – September 30, 2017. Normal credit guidelines apply. Cannot be combined with another promotion or offer. Refinance of a GHFCU loan will qualify with more than \$5,000 in new money. Mortgages excluded.

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.





FAQs About Mechanical Repair Coverage

Q. What is MEMBER'S CHOICE® Mechanical Repair Coverage?

A. It's hard to anticipate vehicle repairs and maintenance. Budgeting for this can be difficult and can tie up funds earmarked for other needs. MEMBER'S CHOICE® Mechanical Repair Coverage (MRC) helps pay for repairs on your vehicle*, giving you more control to help you keep your car on the road where it should be.

Q. How does it work?

A. If your vehicle breaks down, Mechanical Repair Coverage pays for the cost of covered repairs, less any deductible, at any authorized repair facility in the U.S. or Canada. By taking a few simple steps while signing your loan paperwork, you're taking responsibility for your financial future. You can buy our MRC policy even if you didn't finance your car with GHFCU. Talk to a loan officer for more information.

You can cancel within 60 days for a full refund. Or, you can cancel anytime after that for a pro-rated refund. If at any time you have questions, simply contact your credit union.

Q. Why is it valuable ?

A. Typically, as the age of your vehicle increases so does the average cost of repairs. That's why Mechanical Repair Coverage is so valuable. Additionally, MRC provides rental reimbursement, 24-hour emergency roadside assistance and travel expense reimbursement. And if you sell your vehicle privately, the coverage can be transferred.

*Up to your policy maximum per terms of your contract agreement.

Facebook Security

Earlier this year, a Facebook meme went around called "10 Bands I've Seen, And One Is a Lie." Posters then listed the names of nine bands they'd seen and one that they hadn't, and their friends had to guess which was the lie.

The person sharing the list often included a note about the first band he or she had seen play live. Sharing that information, security experts pointed out, is a risk, because the first-band question is a common one used to verify a person's identity when he or she is accessing online accounts.

According to an April 2017 New York Times story about the 10 bands trend, security experts warned that memes which encourage you to share personal details can be used to unlock your accounts. Even if your Facebook account is set to private, it's not impossible for bad actors to access it. Think about the number of times your friends have notified you their account was hacked and warned you not to accept a friend request.

So what can you do? It's still possible to participate in fun trends on Facebook, just be cautious — especially when it comes to quizzes and other activities encouraging you to reveal information about yourself.

Here are some tips:

- **Think twice about what you share.** If you're concerned about privacy, sharing any kind of personal information on Facebook — or in a public space online — means offering valuable data to marketers who can use it to advertise to you.
- **Don't share information that answers common security questions.** Things like the name of your first pet, the street where you grew up, or your mother's maiden name should never be shared online.
- **Consider making up answers to your security questions.** Questions like "where you went to high school?" are too easy. Change your answer to something random (but memorable) for additional security.

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BY NCUA



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Closed Daily: 1:00 to 2:00 p.m.

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