



# MONEY MATTERS

A Publication of Greenville Heritage Federal Credit Union

August 2017

## Sayonara High Rates and Impersonal Service! Discover a Better Way to Bank and Receive \$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, Aloha, Adios, Au revoir, Sayonara, Arrivederci, and many others.

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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](http://www.greenvilleheritage.com) to log into Home Banking.



# The Credit Union Difference

Credit unions are not-for-profit financial service cooperatives, owned and controlled by their members, and operating in a democratic way. What difference does that make?

Co-ops are businesses, in many ways like any other business. But a cooperative operates solely for the members' benefit. All co-op businesses run in accordance with seven basic principles, many of which have been part of the co-op philosophy from their beginnings more than 150 years ago.

## 1. Open and voluntary membership.

It's important that members voluntarily choose to become members. Ideally, according to the principles reaffirmed at the Manchester (England) Congress of the International Cooperative Alliance in 1995, cooperatives are "open to all persons able to use their services and willing to accept the responsibilities of membership...."

## 2. Democratic member control.

Members ultimately control their cooperatives. When you attend your credit union's annual meeting or vote for the board of directors, you're exercising your member-owner control.

## 3. Member economic participation.

According to the Manchester Congress, "Cooperatives operate so that capital is the servant, not the master, of the organization."

## 4. Autonomy and independence.

While governments determine the legislative framework within which co-ops function, this principle asserts that co-ops also have an "essential need to be autonomous in the same way that enterprises controlled by capital are...."

## 5. Education, training, and information.

This principle says members can play their role in the cooperative only when they understand that role and the co-op. That's one reason, for example, that your credit union provides you with this information and other educational tools.

## 6. Cooperation among cooperatives.

Cooperators believe that co-ops have a unique opportunity to protect and expand the interests of ordinary people. This kind of one-for-all and all-for-one idea is unique among businesses. Even in localities where they compete, it's common for them to also cooperate on numerous activities.

## 7. Concern for community.

Cooperatives exist primarily for the benefit of their members. Because of this strong association with members, they also are often closely and actively tied to their communities.

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# Get a GHFCU Visa Today!

The Greenville Heritage FCU Visa is a great addition to any wallet! The Greenville Heritage FCU credit card program has earned the Seal of Approval as a fair and ethical credit card by the Credit Card Connection, a trusted consumer advocacy website.



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. For convenience, we offer automatic payments and online access to your account information. Plus, you earn ScoreCard® Rewards — Bonus Points or 1% CashBack on qualified purchases.\*\*

ScoreCard Rewards can be redeemed at any time by visiting [www.scorecardrewards.com](http://www.scorecardrewards.com), and CashBack awards are distributed once per year.

To apply for a GHFCU Visa, visit your local branch or call the Loans by Phone Hotline at **370.5670** and start earning ScoreCard Rewards on all your purchases!

*\*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. \*\*Qualified purchases do not include cash advances, balance transfers, convenience checks or returns.*



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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:

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

### SCTAC Office

240 Terminal Road  
Greenville, SC 29605

Monday - Friday:

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

### Simpsonville Office

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