



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

July 2016

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Holiday Closings

County Square & SCTAC Offices

Independence Day
Monday, July 4

All Offices

Labor Day
Monday, September 5

Diamond of a Deal Extended to July

Apply before July 29 to Take Advantage of This Special!



*Diamond of a Deal!**
Loan Special

.75% & 75 Days

Off Our Low Rates! **Until the 1st Payment!**

Applies to loans of \$10,000⁺ in new money!

It's Not Too Late!!! You can still take advantage of our Anniversary loan special — *Diamond of a Deal!* — because we have decided to continue the promotion through the month of July!

Members who get loans of \$10,000 or more in new money before the end of July can take advantage of the *Diamond of a Deal!* loan special — a .75% discount off our already low loan rates and 75 days until the first payment is due*. What better way to celebrate our 75th Anniversary?

With rates as low as 1.99%** on auto loans and 3.00%** on mortgages, you could save hundreds — even thousands — of dollars in interest over the life of your loan!

We have made it easier than ever to apply for a loan with Greenville Heritage! As of late

January, there is a dedicated phone number just for consumer loan applications — **370.5670**. Members no longer need to come into a GHFCU branch to apply for any consumer loan. In fact, loan officers are only available by phone now, so you can apply for your next loan while you're on the go or from the comfort of your home.

Just call **370.5670** to speak with a loan officer about a consumer loan or **688.1164** to talk with Susan McQuaide about a mortgage loan. You can also start your application online day or night by visiting our website at www.greenvilleheritage.com!

**Promotion dates: May 1 to July 31, 2016. Normal credit guidelines apply. Cannot be combined with any other promotion. **Rate floor is 1.99% APR on auto loans and 3.00% APR on mortgages. Cannot extend payment due date on mortgages.*

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.





Letter from the President/CEO



You may have noticed a new logo on our communications to our members, both paper and electronic, in honor of our 75th Anniversary.

The Board of Directors, management and staff are excited to be celebrating 75 years of serving our membership as of March 29, 2016. Since 1941, the support of our members has allowed your Credit Union to survive and thrive through both good times and bad over the last three quarters of a century.

In celebration of this milestone, we are offering a "Diamond of Deal" which gives borrowers .75% off our already low loan rates and up to 75 days until your first payment is due. We hope you'll take advantage of the opportunity to lower your payments on an existing loan with another financial institution or to finance a new car, boat, motorcycle or RV with us.

We are always looking for ways to reward our members for doing business with us, but the rewards are usually on loan products. So, on May 1, we rolled out a new tiered-rate Term Share Certificate program to reward members who deposit with us. The more you invest with us, the higher the dividend. Visit our website to see the new tiered-rate structure.

We are now well into the Main Street Fridays concert series and as the name sponsor for the third year we couldn't be more proud of our partnership with the City of Greenville. Every Friday from March through September, NOMA Square is host to the best in live music, food and fun. We hope you can join us in celebrating the summer concert series on Friday nights. Enjoy great music and be sure to register to win an Apple Watch from GHFCU while you're there!

Sincerely,

Alan Berry, President/CEO

Annual Recognition Dinner Officials and Employees Honored

Greenville Heritage FCU held its Annual Recognition Dinner on May 3, 2016. Alan Berry, President/CEO, recognized Board, Supervisory Committee, and Nominating Committee members and expressed appreciation for their service to the credit union as volunteer, non-paid officials. Employees were also recognized for their accomplishments and professional development efforts during the past year.

Angela Gilliam received the Outstanding Teller Award for 2015. Gilliam joined the GHFCU team in June of 2015. Despite being a relatively new employee with the Credit Union, Angela completed on average 300 transactions per month more than her peers. She earned this award not only for her impressive productivity, but primarily for providing exceptional member service with a great attitude. Gilliam was promoted to Head Teller at the Main Branch this past Spring.



Angela Gilliam, Head Teller at the Main Office, accepts the 2015 Outstanding Teller Award from Leslie Rivera, Main Office Branch Manager.



Amy Roth proudly accepts her framed certificates from Alan Berry, CEO.

Three employees completed professional development courses in the past year. **Amy Roth**, Accounting Assistant, successfully completed two Career Track Microsoft Excel Seminars: *The Basics* and *Beyond the Basics*.

Angela Sprouse, Chief Financial Officer, and **Tina Ray**, Marketing Director, successfully completed *Blueprints for Managers*, an intensive one-year management training program.

Berry shared with those in attendance that **Kathy Moore**, Business Development Director, was recognized as the 2015 Volunteer of the Year for the Fountain Inn Chamber of Commerce. Moore was also honored by the Simpsonville Chamber of Commerce as Volunteer of the Year in 2014.

He then recognized seven employees who had reached service milestones since the 2015 Recognition Dinner. **Brooke Varner** received a Five-Year Service award; **Rick Stephens** and **Emily Ellison** received Ten-Year Service awards; and **Kathy Moore**, **Angela Sprouse**, **Lisa Brodnax**, and **Maryann Crawford** each received 15-Year Service awards.

Lisa Brodnax, Executive Vice President, gave an overview of 2015 accomplishments by the lending team and recognized the outstanding performers.

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Skip-A-Pay in July!

Skip your July loan payment and have more money in your pocket!

To take advantage of this special offer, call 467.4160 or see a Teller/MSR before your July 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. \$25 fee applies to each loan skipped. Mortgage, Visa, STS, Workout loans, and loans currently paid by CMG insurance excluded.*

\$750 Giveaway Winner!

Congratulations to Nikela Byrd-Chirinos! Byrd-Chirinos, member since 2008, was the winner of the **Loans by Phone \$750 Giveaway** drawing. When told she was the winner, she said "God is so good!" She explained that she lost her job on May 6, just two weeks after graduating with her master's degree. "II Corinthians 5:7 sums it up for me: 'For we walk by faith, not by sight.' What has been a trying time has definitely become a time to rejoice!"



Left to Right: Leslie Rivera, Main Branch Manager; Alan Berry, President/CEO of Greenville Heritage FCU; Nikela Byrd-Chirinos, the winner of the Loans by Phone \$750 Giveaway; and Tom McDowell, Chairman of the Board.

Mobile App: GHFCU 2 Go!



We are very pleased to announce that Greenville Heritage FCU will have a new mobile app in the near future! **GHFCU 2 Go** will give members secure access to their account information

from the convenience of their phones and tablets!

The free **GHFCU 2 Go** app will be available for download on Apple and Android devices. Using the app, members will be able to locate surcharge free ATMs, view account balances and recent transactions, transfer funds, and pay bills.

GHFCU Now Has EMV Chip Cards!

Greenville Heritage FCU is now phasing in EMV chip-enabled cards for its debit and credit card programs. We have completed testing of EMV debit and credit cards and are beginning the transition. As both debit and credit cards expire, they will be replaced with the new, more secure EMV cards. Instant issue debit cards will be chip enabled by the end of the summer. Here are a couple of key points to remember concerning your new cards:

- The transaction process will be slightly different. You'll insert your EMV card in a POS (point-of-sale) terminal, wait for it to be authorized, and remove it. You'll either sign a sales draft or key in your PIN to complete the transaction.
- It's possible that some merchants and card issuers may choose not to convert and will continue to use mag stripe technology for a time. Your card still will work at the point of sale and consumers will continue to be protected from fraud liability.

If you have questions about EMV cards and how they will affect you, stop by your local branch or call 467.4160.



Awards continued from page 2

Susan McQuaide and Alex Williams shared the honors for Outstanding Loan Production of the Year for 2015. McQuaide, who became a mortgage loan specialist in 2015, closed 319 loans for \$7,139,062 in loan volume. Williams closed 633 loans, primarily consumer loans, for \$4,188,200 in loan volume during the year.



Susan McQuaide (right) proudly accepts her Outstanding Loan Production trophy from Lisa Brodnax, EVP.



Alex Williams (right) proudly accepts his Outstanding Loan Production trophy from Lisa Brodnax, EVP.

Brooke Varner and Alex Williams received trophies as Million Dollar Producers. Both loan officers eclipsed one million dollars in loan volume during the month of February 2016. This is especially impressive since this was also the first full month of operations by the Loans by Phone Call Center.



Left to right: Alex Williams, Lisa Brodnax and Brooke Varner pose after the presentation of the Million Dollar Producer trophies.

To close out the evening's activities, Berry shared the highlights of 2015, introduced all employees by branch, recognizing the new employees who have joined GHFCU in the past year, and gave an overview of Credit Union priorities for the coming year.

GHFCU News Briefs

Children's Miracle Network Fundraiser Update

Thanks to the generosity of our members and employees who have purchased Children's Miracle Network balloons and candy, Greenville Heritage FCU has raised more than \$600 for our local CMN Hospital, the Greenville Health System Children's Hospital.

2016 National Youth Savings Challenge Results

This year, 10 Greenville Heritage FCU members under the age of 18 made deposits totaling \$757 during the National Youth Savings Challenge in April. Nationally, 33,351 young credit union members from 93 participating credit unions deposited a total of \$8.4 million into their savings accounts!

GHFCU Maintains Five-Star Superior Rating!

Greenville Heritage FCU received the five-star Superior rating from Bauer Financial Inc. in Coral Gables, Florida, for the second quarter of 2016. We have consistently earned this rating since Bauer began rating credit unions. What does this mean to you? It means your credit union is well capitalized and financially sound.



Reminder: Update Your Address with GHFCU

If you have moved recently or are planning a move in the near future, please take a few minutes to make sure we have your new address and contact information on file before your forwarding order expires. Avoid return mail fees of \$5 per returned item and ensure you don't miss statements and other important notifications. Call or visit your local branch to update our records.

Look for Us on Facebook!

Did you know Greenville Heritage FCU is on Facebook? The next time you are on Facebook, type Greenville Heritage Federal Credit Union in the Search bar, Click on our logo in the green square and visit our page. "Like" us to stay up to date on our products, services, and loan promotions. We will also provide relevant industry news and loan/deposit specials that are exclusive to our Facebook fans.



www.greenvilleheritage.com • 864.467.4160 • 800.943.6928

Home Office
520 W. Washington Street
Greenville, SC 29601

County Square Office
301 University Ridge, Suite 2100
Greenville, SC 29601

SCTAC Office
240 Terminal Road
Greenville, SC 29605

Simpsonville Office
350 Harrison Bridge Road
Simpsonville, SC 29680

24-Hour Instant Teller
800.399.4797

Monday - Wednesday:
8:30 a.m. to 5:00 p.m.
Thursday & Friday:
8:30 a.m. to 5:30 p.m.

Monday - Friday:
8:30 a.m. to 5:00 p.m.

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

Monday - Friday:
8:30 a.m. to 5:00 p.m.

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8:30 a.m. to 5:00 p.m.
Thursday & Friday:
8:30 a.m. to 5:30 p.m.



FEDERALLY INSURED BY NCUA



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



Greenville Heritage FEDERAL CREDIT UNION

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