



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

July 2017

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Independence Day

Tuesday, July 4

Labor Day

Monday, September 4

Get a Loan. Get a Cruise Vacation! Loans of \$30,000 or more Qualify for a Cruise Certificate!



It's Not Too Late! Greenville Heritage FCU members have one more month to take advantage of the *Sail Away!* promotion. Members who close loans of \$30,000 or more in new money before July 31 will receive a certificate for a cruise vacation for two*.

Are you long overdue for a getaway? It's time to reward yourself. Take advantage of this GHFCU loan promotion to buy that new car, motorcycle, boat, or RV you've been dreaming of and your getaway could be on us.

As long as your loan amount is \$30,000 or more in new money, we'll give you a cruise certificate** for a 5-day, 4-night cruise for two to Mexico, the Bahamas or the Western Caribbean. Ports of departure include Jacksonville, Port Canaveral, Miami, and New Orleans.

We 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 FCU. Or, you can lock in lower payments on a new or used car, motorcycle, RV or boat.

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. Or, you can apply online at your convenience 24/7 on our website, www.greenvilleheritage.com!

**Promotion dates: May 1 to July 31, 2017. Normal credit guidelines apply. Cannot be combined with any other promotion. **Member will be responsible for the registration fee, port charges, and taxes. Visit your nearest branch or www.greenvilleheritage.com for full promotion details.*

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



We hope your summer is off to a great start. Our current promotion could make it even better! If you get a loan of \$30,000 or more in new money for any purpose before July 31, you will receive a

certificate for a Cruise Vacation for 2 from us!

Now is the time to refinance your mortgage or purchase that dream car you've been thinking about. The cruise certificates are limited in quantity, so don't wait. Call us today!

We want to be your first choice for all your borrowing needs and we've made it easy to get the money you need with a minimum of hassle. Just call our Loans By Phone Hotline at 370.5670, and we'll take care of everything else. In most cases, you can even close your loan remotely — without ever stepping into a branch — with our Remote Signature Service.

We are now well into the Main Street Fridays concert series and as the name sponsor for the fifth year we couldn't be more proud of our partnership with the City of Greenville. Every Friday through September 29, 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!

Our success is built on the support of members like you. Your loyalty to the credit union is what makes it possible for us to grow and serve more of the Greenville community. Please tell your friends and neighbors about the benefits of credit union ownership.

Sincerely,

Alan Berry
President/CEO

Annual Recognition Dinner Officials and Employees Honored

Greenville Heritage FCU held its Annual Recognition Dinner on May 2, 2017. 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.

Directors and employees were also recognized for their accomplishments and professional development efforts during the past year.



Dan Shirley accepts his certificate from Alan Berry.

Two members of the Greenville Heritage FCU Board of Directors were recognized for earning the Certified Credit Union Volunteer designation from CUNA— **Derrick Brown** and **Dan Shirley**.



Derrick Brown accepts his certificate from Alan Berry.

Two members of the Greenville Heritage FCU Board of Directors were recognized for successfully completing Bank Secrecy Act Training at the CU Conferences' Detecting Fraud and Managing Risks Conference — **Derrick Brown** and **John Owings**.



John Owings accepts his certificate from Alan Berry.

Only one employee reached a service milestone since the last Recognition Dinner. **Heather Dobbins**, GHFCU's Administrative Assistant, joined the Credit Union in April of 2012. She received her Five-Year Service Award at the dinner.

Lisa Brodnax, Executive Vice President, recognized employees who completed professional development training during the past year and then recognized the outstanding performers from the frontline staff and the lending department for 2016.



Heather Dobbins receives her Five-Year Service Award from Alan Berry.

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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. A \$25 administrative fee applies to each loan skipped. Mortgage, Visa, STS, Workout loans, and loans currently paid by CMG Credit Disability or Credit Life insurance are excluded. Repeated election of the Skip-A-Pay program on auto loans may reduce the coverage offered by GAP Insurance.*

100% Member Account Verification this Month

The Audit Division of the Carolinas Credit Union League, PLR Auditing Service, is conducting Greenville Heritage FCU's biennial 100% Account Verification required by the NCUA this month. Please review your June statement carefully and notify PLR Auditing Service if there are any errors. In the event of errors, please copy the statement, circle and explain the error, mail the statement and enclosed insert to: Professional League Resources, P.O. Box 19804, Raleigh, NC 27619, Attn: Audit Department. Please include your contact information in case they need to reach you.

Fee Changes

The following fee changes, effective **August 1, 2017**, represent small increases and are still lower than most financial institutions in our area.

ACH/Share Draft Stop Payment Fee

Current: \$29.00 New: \$30.00

Insufficient Funds/Courtesy Pay Fee

Current: \$29.00 New: \$30.00

Credit Union Check Stop Payment Fee

Current: \$29.00 New: \$30.00

Research Services/Account Balancing

Current: \$20.00 per hour

New: \$20.00 minimum charge



Love My Credit Union Rewards is all about helping members save, especially on products and services they use every day. In fact, members have saved nearly \$2 billion in discounts from valued partners. Current offers include:

Sprint

\$100 cash reward with every new line switched to Sprint! Current customers will receive \$50 for every line transferred. Plus, a \$50 loyalty reward every year for every line!

TurboTax

Save up to \$15 on TurboTax federal products!

ADT

Get an exclusive smoke communicator and a \$100 gift card with a new ADT system!

TruStage

Get trusted protection at true savings with TruStage Auto & Home Insurance Program!

Love to Shop

Shop and get cash back at over 1,500 online retailers with Love to Shop!

Visit LoveMyCreditUnion.org for more information and full disclosures on these offers and to discover all the ways you can save money!



Recognition Dinner continued

Four employees completed professional development courses. **Ashlee Thompson**, Electronic Services Specialist, and **Misty Horne**, Collections Manager, completed *Microsoft Excel 2007/2010 Basics*. **Leslie Rivera**, Branch Manager at Main, completed *How to Communicate with Tact and Professionalism* and **Brooke Varner**, Branch Manager at Simpsonville, completed *Blueprints for Managers*, an intensive one-year management training program.



Brooke Varner accepts her Blueprints completion certificate from Lisa Brodnax.



Lisa Brodnax presents the Luann Ford Achievement Award to Cathy Chatelain.

Cathy Chatelain, who joined GHFCU in July 2012, received the “*Luann Ford Achievement Award*,” established in Luann’s honor to recognize employees who exhibit excellence. Chatelain has worked at the SCTAC branch since Luann’s sudden passing in October 2013 and has had responsibility for the branch since January 2016 when the Loans By Phone Call Center opened. Brodnax praised Chatelain for fulfilling her duties with an upbeat personality, dedication and dependability.

Aja Williams received the *Outstanding Teller/MSR Award* for 2016. Williams, who joined the GHFCU team in July 2015 as the first member of the Call Center, earned this award by consistently displaying a positive attitude and calm demeanor. Additionally, she has received the monthly Call Center Rep service award more than any other representative.



Lisa Brodnax presents the Outstanding Teller/MSR Award to Aja Williams.

Alex Williams received the Million Dollar Producer trophy for his very impressive closed loan volume of \$1,170,259.85 in February 2017.

Berry closed the evening’s festivities by sharing the highlights of 2016, recognizing the new employees who have joined GHFCU in the past year and introducing each employee by branch.

News Briefs

Children’s Miracle Network Fundraiser

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 so far for the GHS Children’s Cancer Center. We will continue fundraising throughout the summer!

2017 National Youth Savings Challenge

This year, 19 Greenville Heritage FCU members under the age of 18 made deposits totaling \$3,175.81 during the National Youth Savings Challenge in April. Sixteen were new youth members who opened accounts in April. Nationally, more than 84,000 young credit union members from 145 participating credit unions deposited a total of \$16.8 million into their savings accounts!

GHFCU Maintains Five-Star Rating!

Greenville Heritage FCU received the five-star Superior rating from Bauer Financial Inc. in Coral Gables, Florida, for the second quarter of 2017. 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.

Swipe it Spend it Win it SWEEPSTAKES

This is the summer to **Swipe it Spend it Win it**. Spend a relaxing weekend on the beach or take a staycation at your favorite local hotel. Whatever your plans are, be sure to use your Greenville Heritage Visa Credit Card because every purchase made between July 1st and August 31st will be automatically entered for a chance to win \$1,000. Five people will win \$1,000 nationwide. From vacations to staycations, theme parks to ballparks, all purchases, at any merchant, qualify.

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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Greenville Heritage
FEDERAL CREDIT UNION



FEDERALLY
INSURED
BY NCUA



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

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