



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

June 2016

GHFCU Offers Members a Diamond of a Deal! Receive a .75% Rate Discount and 75 Days Until the First Payment is Due!



We're Celebrating our 75th Anniversary with a

*Diamond of a Deal!**

.75% & 75 Days
Off Our Low Rates! **Until the 1st Payment!**

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

Call **370.5670** before June 30 to take advantage of this special!

Greenville Heritage Federal Credit Union is proud to be celebrating its 75th Anniversary this year, and we are tailoring our loan and deposit specials and our giveaways in keeping with a “75” theme all year long.

In May and June, we are offering members who get loans of \$10,000 or more in new money a *Diamond of a Deal* — .75% off our already low loan rates and 75 days before the first payment*. 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! Plus, we'll give you 75 days until the first payment.

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 type of 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 or apply online at www.greenvilleheritage.com!

**Promotion dates: May 1 to June 30, 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.*



We will be selling Children's Miracle Network balloons and candy bars for a \$1 donation again in June. All proceeds will go to the Children's Hospital of Greenville Health System, our local Children's Miracle Network Hospital.



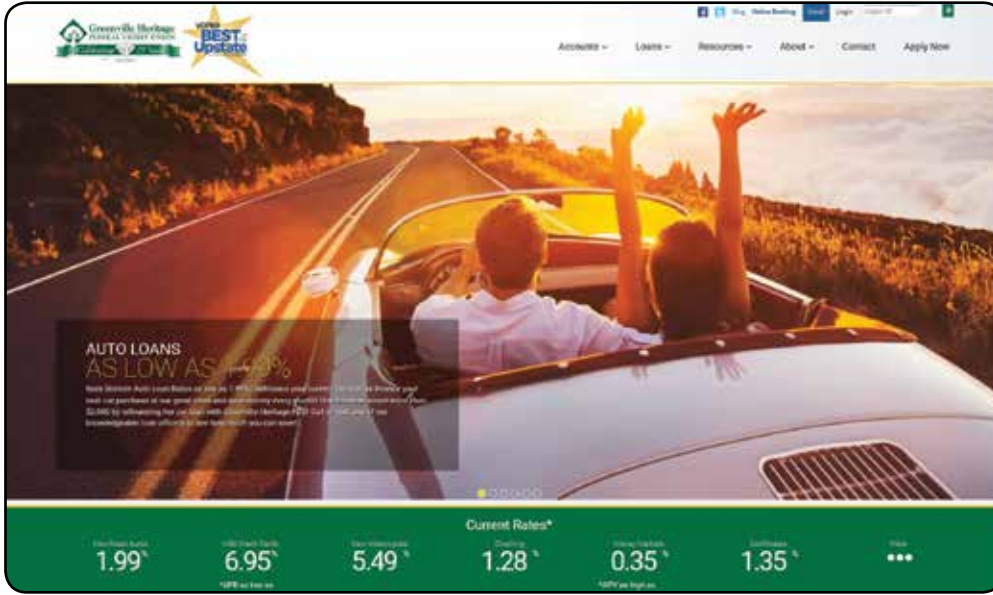
Children's Hospital
Greenville Health System

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 New Website!



Greenville Heritage Federal Credit Union launched a new website on May 9, 2016. We are excited about the sleek new design and hope members find it easier to navigate. Be sure to take advantage of the many resources available on the site, including important consumer information on the Resource page, the loan and deposit calculators, and the Tru Stage Insurance page. You can still Login to Home Banking securely from the home page to access all of your account information or sign up for eStatements, PayIt!, our online bill pay system or Mobile Money.

3 THINGS YOU MUST KNOW BEFORE YOU BUY A NEW CAR


- 1 Depreciation.** If you don't have a down payment, you may be upside down on your loan immediately.
- 2 Total cost-to-own.** Consider price of insurance, fuel, maintenance, and any "free" maintenance plans that come with the car.
- 3 How much you can afford.** This is where we can help. We'll help you confidently stride into the dealership by preapproving you for an auto loan, so you know exactly how much you can spend, and stay within your budget.

Once you have your car picked out, call **370.5670** and talk to your favorite loan officer to make sure you're not paying too much for the car with a **Free NADA valuation.**

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.

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.

www.greenvilleheritage.com • 864.467.4160 • 800.943.6928

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

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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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