



MONEY MATTERS

A Monthly Publication of Greenville Heritage Federal Credit Union

May 2017

Get a Loan and a Cruise Vacation for Two!
Receive a Cruise Certificate with Every Closed Loan of \$30,000 or more!

Sail Away!



Call **370.5670** before July 31 to take advantage of this special!

Greenville Heritage Federal Credit Union is excited to offer members a chance to **Sail Away!** Members who close loans of \$30,000 or more in May, June and July will receive a certificate for a cruise vacation for two*.

to reward yourself with a 5-day, 4-night cruise for two to Mexico, the Bahamas or the Western Caribbean. Ports of departure include Port Canaveral, Miami, New Orleans, Galveston, and Los Angeles.

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 at www.greenvilleheritage.com!

Are you long overdue for a getaway? It's time you 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. When your loan closes, we'll give you a cruise certificate**

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 car, motorcycle, boat, or RV.

**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 our website for full promotion details.*



We will be selling Children's Miracle Network balloons and candy bars for a \$1 donation in May. 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.



PROTECT
your vehicle
loan with

GAP PLUS

Otherwise, you
could owe more
on your car loan

than your
car is
worth.



Guaranteed Asset
Protection Plus
(GAP Plus) is like
an airbag for your
vehicle loan.

Talk to a loan officer about purchasing GAP Plus for an existing car loan or adding it to a new auto purchase or refinance loan.

Your purchase of MEMBER'S CHOICE™ Guaranteed Asset Protection (GAP) is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the GAP Waiver Agreement for a full explanation of the terms of GAP. If you choose GAP, adding the product fee to your loan amount will increase the cost of GAP. You may cancel the protection at any time. If you cancel protection within 90 days you will receive a full refund of any fee paid. You will receive additional information before you are required to pay the fee for this product.

Greenville Heritage Briefs

2017 Sweetheart Promotion Tremendous Success!

This year's Sweetheart promotion was a tremendous success! We helped members save money by reducing the interest rate on 191 auto loans. The Sweetheart Deal is a very popular one-month promotion every year, but our goal is to help our members get the best pricing and financing on car loans throughout the year. Call **370.5670** to see if you could save money by refinancing a car loan from another lender with Greenville Heritage. We also encourage you to talk to a loan officer before you start shopping for your next car to make sure you get the best deal!

Member Benefit: Discounted Auto/Homeowners Insurance

Did you know that Greenville Heritage FCU members are eligible for discounted auto and homeowners insurance premiums? One member saved \$700 per year on insurance premiums by taking advantage of this benefit! Visit the TruStage Insurance website at www.TruStage.com to get your free, no-obligation quote. You can also call the national call center at 1-888-380-9287. If you prefer to deal with a local representative, you can call Jess Davis, our local Liberty Mutual agent, at 864-676-8080, Ext. 55521.

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 first 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.

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.

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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.

Monday - Wednesday:
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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