

Sail Away!



Get a Loan of \$30,000+, and We'll Give you a Cruise Vacation for Two!

- ✓ 5-Night/4-Day Cruise to Mexico, the Bahamas or the Western Caribbean!
- ✓ Ports of Departure include Port Canaveral, Miami, New Orleans, and Galveston!
- ✓ Includes Beautiful Interior Stateroom for Two, Fabulous international destinations to visit and shop, Gourmet dining, and Broadway style entertainment!

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

NOT A MEMBER? YOU CAN JOIN!

Anyone who lives, works, worships or attends school in Greenville County can join!

Call **467.4160** or visit www.ghfcu.org for information on how to join.

VOTED
2016
BEST of
the
Upstate
by readers of *The Greenville News*
www.greenvillenews.com

2011 to 2015 too!



Greenville Heritage
FEDERAL CREDIT UNION



*Promotion dates: May 1 to July 31, 2017. Normal credit guidelines apply. Cannot be combined with any other promotion. **Certificate recipient is responsible for: 1) a one-time registration fee of \$19 per person (certificate is transferable prior to registration, during registration period), 2) port charges, taxes, customs and fulfillment fees of \$39.60 per day/per person, 3) transportation to and from the port, 4) any applicable incidental/gratuity charges and/or fees. See next page for Official Promotion Rules.

**FEDERALLY
INSURED
BY NCUA**

DOWNTOWN
520 W. Washington St.

COUNTY SQUARE
Suite 2100

SCTAC
240 Terminal Rd.

SIMPSONVILLE
350 Harrison Bridge Rd.

Sail Away!

OFFICIAL PROMOTION RULES

The *Sail Away!* Loan Promotion begins May 1, 2017, and ends July 31, 2017. Normal credit guidelines apply and this promotion cannot be combined with any other loan promotion.

Eligibility

This promotion is open to members of Greenville Heritage FCU and non-members who are 18 years of age or older; and who are U.S. Citizens or U.S. resident aliens, or nonresident aliens subject to U.S. taxes. Employees, members and associate members of the Board of Directors, and volunteer officials of the Credit Union and its affiliates, and their immediate families (spouse, children, brothers, sisters, mother, father, grandparents, parent-in-laws, son-in-law, daughters-in-law, grandchildren, great grandchildren, and/or any legal dependents) and individuals living in the same household of each of the above are eligible for the offer, as defined in the "Promotional Offer" section.

Terms and Conditions

If you are a member of GHFCU and get a new loan of \$30,000.00 or more between May 1, 2017, and July 31, 2017, you will receive one cruise certificate per qualifying loan as defined in the "Promotional Offer" section. The loan application must be opened no earlier than the open of business on May 1, 2017, and no later than the close of business on July 31, 2017, to be eligible. The promotion is limited to loans of \$30,000 or more in new money and applies to GHFCU loans and loans refinanced from another lender. Member's accounts must be in good standing at time of closing to be eligible for promotion.

All members entering this promotion agree to release and hold harmless GHFCU, its employees, agents and representatives from any and all claims of any kind arising either directly or indirectly from said promotion. All parties participating in the *Sail Away!* Loan Promotion agree to comply with any terms and conditions mentioned herein. By entering, member agrees to be bound by these official rules.

Promotional Offer

Members will receive one cruise certificate per qualifying loan of \$30,000.00 or more in new money, following the loan closing on an eligible loan. If you are closing jointly with one or more persons, you will only receive one cruise certificate.

The cruise certificate is valid for two persons for a 5-day, 4-night cruise aboard select cruises. Accommodations are for an interior stateroom based on double occupancy. Upgrades to an ocean view, balcony or suite stateroom, or an extended cruise are available for an additional fee. Certificate is not valid during holiday and peak travel periods unless the recipient pays an additional fee. The certificate is for cruise only and does not include airfare or transportation to and from the port. All port charges, taxes, customs and fulfillment fees of \$39.60 per day/per person will be the responsibility of the recipient of the certificate. Guests must be 21 years of age or accompanied by a parent, relative, or guardian, 25 years or older, and share the same stateroom. Additional guests may accompany the certificate holder and will qualify for a special group rate, provided they are on the same ship and sail date. A non-refundable \$19 per person registration fee is required with your registration form **within 45 days** of the issue date. The recipient will be required to mail the registration form to Pacific Coast Travel - Certificate Division, 6715 Morro Rd., Atascadero, CA 93422. Certificates should be sent by "certified mail." Pacific Coast Travel and GHFCU will not be responsible for lost certificates not mailed "certified." Port charges, taxes, customs and fulfillment fees will be required at time of booking. Any additional fees for upgrades will be due 90 days prior to sailing. Any late payments of upgrade fees may result in loss of upgrades, increased costs, and/or the loss of your reservation. In the event cancellation of the cruise becomes necessary, certificate holder must submit cancellation in writing to Pacific Coast Travel - Certificate Division, 6715 Morro Rd., Atascadero, CA 93422. Cancellation penalties are based on each cruise lines own cancellation policies. Cancellations with less than 15 days notification and "no shows" will result in the forfeiture of all monies paid. Cancellation of travel will void certificate. The certificate is transferable upon request. All cruises are subject to space and date availability on select cruises and are capacity controlled. The certificate cannot be used in conjunction with any other cruise discount or promotion. The offer is not valid for groups of 4 or more people in multiple staterooms, using more than one certificate. Only one certificate can be used per household, per year. The certificate has been issued by special arrangements between major cruise lines, Pacific Coast Travel and AIM. The offer is not redeemable for cash, and cannot be resold. Unauthorized use of the certificate will make it null and void. Offer is not valid where prohibited by law. The certificate expires 18 months from the date of issue, and may only be distributed by an authorized sales incentive program, approved by AIM. Pacific Coast Travel, AIM and GHFCU will assume no liability for any representations, written or oral, that have not been stated on the certificate. The certificate is not replaceable, is non-refundable, and has no value, if lost, stolen, destroyed, or expired. Registration forms that are altered or post-dated will invalidate certificate. Pacific Coast Travel, AIM and GHFCU do not assume any liability or responsibility for damage, expense, or inconvenience, or any loss, injury, or death, or damage to any persons or property, in transit to, or from the ship, during cruise travel, or for any cause whatsoever due to any acts or omissions, including but not limited to delays, cancellations due to nature, mechanical breakdown, strikes, fire, or acts of God. Pacific Coast Travel and AIM reserve the right to substitute ports, change itineraries, and substitute ships or cruise lines. Pacific Coast Travel shall be the sole agent for cruise travel and upgrades in connection with the use of the certificate. Terms and conditions are subject to change without notice. The certificate does not include certain incidental or other expenses incurred by guests. This includes, but not limited to, shore excursions, on-board purchases, bar beverages, gambling, spa services, gratuities and fuel surcharges. Any tax liability, including disclosure, connected with the receipt or use of the certificate is the recipient's responsibility. Cruise passage is subject to the terms and conditions contained herein and those listed in each cruise line's "Terms and Conditions of Passage Contract Ticket" and the information contained in each cruise line's current cruise brochure. By redeeming the certificate, the recipient agrees to be bound by all such terms and conditions. Pacific Coast Travel is registered with the State of California under registration number 2091070-40. Registration as a Seller of Travel does not constitute approval by the State of California.

Liability

GHFCU has no affiliation with the cruise lines, Pacific Coast Travel or AIM and therefore assumes no liability for any transactions made in connection to the recipient's cruise including, but not limited to, purchases, refunds, cancellations and/or quality/service issues. GHFCU, its employees, agents and representatives assume no liability for lost or misdirected cruise registration forms whether due to technical or computer malfunctions or other reasons. GHFCU reserves the right, in its sole discretion, to cancel or suspend the promotion at any time for any reason.