



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

January 2026

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Holiday Closings

All Offices

Birthday of Martin Luther King, Jr.

Monday, January 19

Presidents' Day

Monday, February 16

Need 24-hour account access?

TAKE CONTROL OF YOUR FINANCIAL FUTURE



Boost Your Credit Score

Ditch High-Interest Debt

Build a Budget & Savings Plan

As you make your New Year's resolutions this year, why not take advantage of a free financial checkup with Greenville Heritage FCU? Rising inflation has reduced disposable income, so finding ways to save money is more important than ever!

Greenville Heritage has three easy ways to help you save money — improving your credit score, consolidating your high interest rate debt, and creating a savings plan. Let our experts create a personalized action plan for your specific situation.

Improving your Credit Score can help you save money on home and auto insurance premiums, deposits on utilities and cellular service, and lower your monthly loan payments as you qualify for lower interest rates. It can even have a positive impact on your employment opportunities.

Consolidating Higher Interest Rate Debt can lower your monthly payment and help you pay off

your debt faster with a simple interest installment loan. This not only saves you money, but it will simplify your bill paying process each month!

And, finally, **Creating a Savings Plan** will help you prepare for planned or even unexpected expenses. We can help you create a budget that includes establishing an Emergency Fund, so you will be able to cover unexpected expenses without using credit cards. We have also established a **Dream Savers Account** for young adults, aged 18 to 30. (See full details on page 3.)

To schedule your free financial checkup, call our Loans by Phone Hotline — **864.370.5670** — to speak to one of our loan officers.

*Promotion dates: January 1 - March 31, 2026. Normal credit guidelines apply. GHFCU employees cannot make recommendations on retirement planning, investments, or taxes. Be sure to discuss any changes to your financial situation with your accountant and/or tax professional.

Check balances, monitor account history, transfer funds, make loan payments and more — all for free! Download our mobile app, GHFCU 2 Go!, log into your Home Banking account, or call 800.399.4797 to access Instant Teller.

Letter from the President/CEO



Happy New Year 2026! Last year was a great one for your credit union with savers benefitting from great certificate rates and borrowers enjoying some relief from the higher rates of the past couple of years.

We want to give back to members in 2026, so now is the time to bring us your deposits from other institutions. Our certificate rates are still near the top of the market, but are beginning to come down as the Fed lowers rates. We recommend locking in a higher rate for the next six to twelve months. We've also upgraded the Heritage Rewards Checking Account with a 5.127% APY up to \$15,000, a higher dividend than any certificate. Call us or visit our website at www.ghfcu.org for current rate offers.

It could also be the best time to look at that new car or boat or anything else you've been waiting to buy. Auto loan rates have come down significantly, and we can help you find a payment that fits your budget. We want more of your business, and we'll give you a great deal to bring it to us. Call our Loans by Phone Hotline — **864.370.5670** — for fast, easy loan approval during normal business hours. After hours, you can apply online at www.ghfcu.org.

We sincerely appreciate your continued support and hope you'll give us a chance to earn more of your deposit AND loan business in the coming year. Our team is ready to help you and your family members with all of your financial needs.

Enjoy the benefits of ownership!

Alan Berry, President/CEO

FINANCIAL SNAPSHOT

As of November 30, 2025

Total Assets	\$170,015,183
Member Shares	\$147,222,447
Member Loans	\$90,261,303
Number of Members	11,488

As of December 31, 2024

Total Assets	\$168,919,419
Member Shares	\$147,553,486
Member Loans	\$88,469,158
Number of Members	11,749



Members Enjoy More Savings with Love My Credit Union Rewards!

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why credit union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like these:

- **Trust & Will:** Members get exclusive savings of 20% off any estate plan with Trust & Will.
- **TurboTax:** Get a bigger discount this tax season with savings of up to 20% on TurboTax federal products.
- **H&R Block:** Members can save up to \$25 on in-office tax prep with H&R Block.
- Get exclusive member pricing and a FREE, no-obligation quote from the **TruStage Home & Auto Insurance Program** by calling 800-789-6286.
- Build your credit history with rent and save up to 30% on **Rental Kharma**.

Learn all about how your Greenville Heritage membership gets you all these exclusive savings and more by visiting LoveMyCreditUnion.org.

SAVE BIG ON TAX PREP

Lock In Your Discount Now

Plus, enter for a chance to win \$10K

INTUIT
turbotax

H&R BLOCK

SCAN QR CODE TO GET DISCOUNT OR
VISIT OUR CREDIT UNION WEBSITE

Look. Tap. Go.

Checking out just got easier and safer with your contactless card. Three simple steps and you're on your way.

1

Locate the contactless symbol anywhere you shop

2

Tap your contactless Greenville Heritage Debit Card on the terminal

3

Your payment is completed in seconds

Members can now tap their GHFCU credit cards and debit cards wherever the contactless symbol is found. Enjoy easier and more secure transactions!

GHFCU News Briefs

Coming Soon! New Tutorial Videos

A new Online Education Center (OEC) is coming to the Credit Union's website, www.ghfcu.org. Located under the Resources Tab, the OEC will feature demonstration videos and click-through tutorials to help members get the full benefit of our home banking products. Topics include Manage My Cards, Zelle, External Account Transfers, Bill Pay, eStatements, GHFCU 2 Go!, Opening an Account Online, Two-Way Text Alerts, and Online Loan Applications.

GHFCU Earns a Five-Star Superior Rating!

Greenville Heritage FCU continues to earn the Five-Star Superior rating from Bauer Financial, Inc. We have consistently earned this rating since Bauer began rating credit unions. What does this mean to you? It means that your credit union is well capitalized and financially secure!

2026 Privacy Policy Now Available

The 2026 Greenville Heritage FCU Privacy Policy has been posted to the Credit Union's website, www.ghfcu.org, and the hyperlink can be found at the bottom of the home page. If you would like a printed copy, please call **864.467.4160** or visit your local branch.

DREAM SAVERS ACCOUNT



It's Easy to Build Credit & Reach Your Goals!

- ✓ Open your **Dream Savers Account** with **\$100**.
- ✓ **Deposit** a minimum of **\$100** per month for the next 11 months.
- ✓ In month 13, GHFCU rewards your commitment with a **\$100 deposit**. Now, you have at least **\$1,300** (plus the earned dividends) for a downpayment on a new car, etc.
- ✓ **Earn 7% APY*** on balances up to **\$2,500** average daily balance (ADB).

*This account does not establish membership. Member must also have a regular savings account. Balances above \$2,500 will earn the regular savings dividend rate. When the member ages out of the account, the funds will be transferred back into the regular savings account. Rate subject to change without notice. \$100 Dream Savers Reward is a one-time offer. No withdrawals allowed prior to receiving the \$100 reward. If funds are withdrawn, the reward is forfeited, and the share account will be closed to the primary share account.

Fraud Prevention

The Fraud Prevention Resource Center on our website has been expanded and upgraded. In addition to the helpful articles on current scams, the site now includes a Fraud Risk Meter and Fraud Reporting and Recovery Tools.

Here's an article to help you avoid fake websites:

How to Identify Fake Websites

Check the URL for Warning Signs

- Look for misspellings, extra characters, or unusual domain extensions.
- Be cautious of subdomains that imitate real sites (e.g., "paypal.secure-login.com" instead of "paypal.com").
- If unsure, type the website name directly into Google instead of clicking on links.

Assess the Website's Design and Content

- Poor grammar, spelling errors, or awkward phrasing can indicate a fake site.
- Look for outdated information, broken links, or missing pages.

Look for Verified Contact Information

- Legitimate websites provide a physical address, phone number, and official email.

Check if the address exists on Google Maps.

- If a website only has a contact form and no real details, be cautious.

Check for Secure Connections (HTTPS)

- Ensure the website uses HTTPS encryption, indicated by "https://" in the address bar.
- Avoid entering personal information on sites marked as "Not Secure."

Search for Reviews and Online Reputation

- Look for reviews on trusted platforms like Trustpilot, BBB, or Google Reviews.
- Be cautious of websites with no reviews or overly positive feedback that seems fake.

Watch for Unrealistic Deals or Unsolicited Offers

- If a deal looks too good to be true, it probably is.
- Scammers often use fake discounts to lure victims.

Verify Domain Age and Hosting Information

- Use tools like WHOIS Lookup to check when the domain was registered.
- If a site claims to be well-established but the domain was registered recently, it's likely a scam.

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Fraud continued from page 3

PRO TIP: If you're ever in doubt, do a quick check: Google the name of the agency + "scam," or search for it directly on sec.gov or cftc.gov.

How to Report Fake Websites

Report to Authorities

- In the U.S., report fraudulent websites to the FTC at ReportFraud.ftc.gov.
- For phishing websites, report to phishing@apwg.org (Anti-Phishing Working Group).
- For international cases, report to local consumer protection agencies.

Notify the Website's Hosting Service

- Use WHOIS Lookup to identify the hosting provider.
- Report fraudulent sites to the hosting company.

Warn Others & Share Your Experience

- Post your experience on scam-reporting sites like ScamAdviser or social media.
- Warn friends and family to prevent them from falling victim.

Monitor Your Accounts for Fraud

- If you interacted with a fake website, check your bank and credit card statements.
- Consider freezing your credit through AnnualCreditReport.com or placing fraud alerts on your accounts.
- Change passwords immediately if you entered login credentials.

Final Thoughts: Fake websites and fake agencies are becoming more sophisticated, but by following these steps, you can protect yourself and others. Always double-check URLs, verify website details, confirm regulatory legitimacy, and report suspicious activity to help prevent online fraud. Visit the Fraud Prevention Center under the Resources tab on our website for more tools to help you keep your money and your identity safe.

Call for Nominations to the GHFCU Board!

Deadline for Petitions is February 6, 2026

Greenville Heritage FCU will hold its 85th Annual Membership Meeting on Tuesday, March 24, 2026, at the Greenville Convention Center. All members are invited to attend.

A reception with heavy hors d'oeuvres, including a carving station and coffee bar, will be held beginning at 5:00 p.m. The business meeting will begin at 6:00 p.m., followed by the drawing for door prizes.

The following members of the Greenville Heritage FCU Board of Directors are up for re-election in 2026 and have agreed to serve a three-year term from 2026-2029 if elected: Dan Shirley, Myron Alderman and John Owings.

Our bylaws also allow for Board of Director nominations by petition. Anyone wishing to be considered for election should mail a petition signed by a minimum of 115 GHFCU members (one percent), a signed statement that he/she is agreeable to the nomination and will serve if elected, and a statement of qualifications and biographical data to:

Nominating Committee
Greenville Heritage FCU
P.O. Box 982
Greenville, SC 29602

The deadline for nominations by petition is Tuesday, February 6, 2026. **No nominations will be taken from the floor.**

Nominees by petition must also meet the following eligibility requirements established by the NCUA Federal Credit Union Bylaws: a) the individual must be a member of the FCU before distribution of ballots; b) the individual cannot have been convicted of a crime involving dishonesty or breach of trust unless the NCUA Board has waived the prohibition for the conviction; and c) the individual must be at least 18 years of age as established under Article V, Section 7 of the FCU Bylaws.

Additionally, Greenville Heritage FCU has established the following eligibility criteria for nominees, including: a) must be bondable; b) must pass a background check; c) must have good credit history; d) may not be a relative of a Credit Union employee or existing official; e) may not be employed by another financial institution or actively serving on any other financial institution's board; and f) must have a minimum of two years of business experience.

In the event there are more nominees than positions available, we will hold an election by ballot at the 2026 Annual Meeting.