



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

April 2024

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Holiday Closings

All Offices

Memorial Day

Monday, May 27

Juneteenth

Wednesday, June 19

NO CAR PAYMENTS FOR A YEAR!

Drive Your Car Loan to GHFCU and Be Entered to Win Our *Free Wheeling Sweepstakes!*

In addition to One (1) Entry, you will also receive the following for each loan:

- ✓ A \$50 Gas Card!
- ✓ A Competitive Rate and Term!
- ✓ 60 Days with No Payment!



Great news! *It's not too late!* Due to Popular Demand, we have extended our "*Free Wheeling in 2024*" Sweepstakes. Now, everyone who gets a vehicle loan of \$20,000 or more before **June 30th** will receive a **\$50 Gas Card**, a competitive interest rate, a term **up to 72 months**, and **60 Days with No Payment**. Plus, they will automatically be entered to win our *Free Wheeling* Sweepstakes. Imagine what you could do with all the extra cash if you didn't have to make your car payment for a year!

This promotion applies to cars, SUVs, trucks, and motorcycles. If the winning member has more than one qualifying loan, he/she can choose which loan payment GHFCU will make — **up to \$400 per month** — for 12 months.

Even in the current, high interest rate environment, we have some of the lowest loan rates in town, so you could save money each month by refinancing an existing vehicle loan from another lender. The only thing it will cost

you is the time it takes to speak to one of our loan officers and provide the necessary information.

Maybe you're fine with the payment and term of your current loan, but wouldn't you enjoy the convenience of making your loan payment with a simple funds transfer on our mobile app, **GHFCU 2 Go!**, or in your Home Banking account?

For more information or to take advantage of this special offer, call our **Loans by Phone Hotline** at **864.370.5670** or apply online at your convenience at www.greenvilleheritage.com.

**Promotion dates: January 1 - June 30, 2024. Normal credit guidelines apply. Member must be in good standing and make first payment on the loan. Refinance of a GHFCU loan must include \$20k in new money. Cannot be combined with any other promotion. Drawing for the Free Wheeling in 2024 Sweepstakes will be held in July. Full prize amount will be considered income and winner will receive a 1099 Form. Visit our website for official rules. Rules subject to change without notice.*

Need 24-hour account access?

Check balances, monitor account history, transfer funds, make loan payments and more – all for free! Call 800.399.4797 to access Instant Teller, visit our website to log into Home Banking, or download our mobile app, GHFCU 2 Go!





Letter from the President/CEO



It appears the Groundhog got it right this year, with an early Spring arrival. Warmer weather means outdoor living and enjoying the rebirth of nature. Now is the time to make those

larger purchases like an automobile, boat, or RV that you may have put off in the winter. Tax refunds are coming in, so check our website for the best rates to earn a great return on your savings. Visit www.greenvilleheritage.com or call us to get the latest rates.

*Borrowing for any reason is easy with our Loans by Phone service. Call our Loans by Phone Hotline at **864.370.5670** to get preapproved and ensure you get a great deal. In most cases, we can take care of everything over the phone and save you a trip to the branch. Our Home Equity Line Of Credit (HELOC) features a low introductory rate for the first year for home improvements or upgrades. Call Mary Heinecke at **864.688.1164** for more information or to get an application started.*

Spring is a time of rebirth and renewal. It is also a great time to enjoy live music in our beautiful Downtown! The City of Greenville has a wonderful lineup of the best of local and regional bands planned for this year's Greenville Heritage Main Street Fridays. Plan to join us from 5:30 to 9:30 p.m. every Friday through September 27th.

We sincerely appreciate your business and your continued support of your Credit Union! The greatest compliment you can give us is to tell your friends and family about Greenville Heritage, so they too can enjoy the benefits of ownership!

Sincerely,

Alan Berry
President/CEO

Board of Directors Update Jeannie Grady and Nadine Chasteen Retire

Nadine Chasteen and Jeannie Grady, both of whom retired in 2023 following 25 plus years of service on the GHFCU Board of Directors, were honored at the 83rd Annual Membership Meeting on Tuesday, March 12, 2024.



Chairman Tom McDowell (right) presents a special service plaque to Nadine Chasteen in recognition of 27 years of faithful service.

Nadine Chasteen retired from the Board of Directors in December of 2023 after serving for 27 years. Ms. Chasteen joined the Board in January of 1996, when the County's Credit Union merged with the City's Credit Union and served as Board Secretary for 24 years. Prior to joining the GHFCU Board, she served on the Employees of Greenville County FCU's Supervisory Committee and Board of Directors for ten years.

Mary E. "Jeannie" Grady retired from the Board of Directors in May of 2023 after serving for 25 years. Ms. Grady joined the Board of Directors in 1998. Prior to joining the board, she served on our Credit Union's Supervisory Committee. During her tenure, she completed an impressive forty-nine (49) VAP* modules, earning the Louise Herring Certificate, the Dora Maxwell Certificate, and the Thomas Doig Certificate.

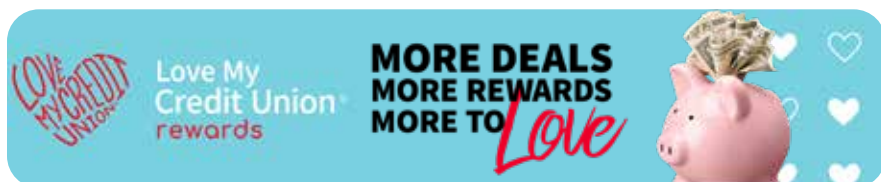


Chairman Tom McDowell (right) presents a special service plaque to Jeannie Grady in recognition of 25 years of faithful service.

83rd Annual Membership Meeting Update

The 83rd Annual Membership Meeting of Greenville Heritage FCU was held at the Greenville Convention Center on March 12, 2024. Those in attendance heard updates from credit union officials and an overview of plans for 2024. Each member received a special gift from the credit union and had the opportunity to win a cash door prize! Queen Wooden stood for re-election and joins the following slate, serving as your 2024-2025 Board of Directors:

- Chief Tom McDowell, Jr.** — Chairman
- Hunter West** — Vice Chairman
- Lynn Watkins** — Secretary
- Dan Shirley** — Treasurer
- Myron Alderman** — Director
- John Owings** — Director
- Queen Wooden** — Director



More Reasons Than Ever to Love Being a Member

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.

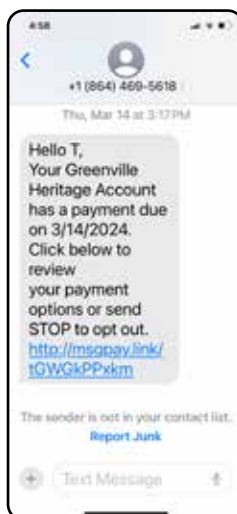
- ♥ Members can switch and save BIG with **T-Mobile!** Call (877) 520-1160 to speak with a Mobile Expert.
- ♥ Get a \$50 cash reward for each new line when you switch to **Spectrum Mobile.** Call 833-804-3916 to get this special offer.
- ♥ Get a bigger discount this tax season with savings of up to 20% on **TurboTax** federal products.
- ♥ Members can save up to \$25 on in-office tax prep at **H&R Block.**
- ♥ **TruStage** Home & Auto Insurance Program: Get exclusive member pricing and a FREE, no-obligation quote by calling 800-789-6286.
- ♥ **Asurion Home+:** Exclusive access to home tech support and protection. Build your credit history with rent and save up to 30% on **Rental Kharma.**
- ♥ Exclusive access to the Love My Credit Union Rewards **Powersports, RV & Boat Buying Program.**

Learn all about how your credit union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start taking advantage of credit union member benefits you never knew you had.

Loan Payment Text Alerts!

Many members have taken advantage of our new Message Pay service, since it launched in the fall. In March, Message Pay turned on a new feature designed to make it easier for members to pay GHFCU loans instantly with a debit card. Text reminders are automatically set up to go out on the due date and if the loan gets to 10 Days Past Due. Members can reply with STOP if they do not want to receive these reminders going forward.

The primary benefit of Message Pay is that it allows members to pay GHFCU loans from another bank account via text messaging for immediate credit. To enroll, members can call the Call Center and request a link via text or email or visit <https://greenvilleheritage.messagepay.com/payment/accountlookup> to get started. Once a member has made the first payment using Message Pay, they can text "PAY" to **864.469.5618**. There is a \$5.99 fee associated with this service. This is the fee Message Pay charges us.



Greenville Heritage FCU is proud to be the title sponsor of the City's premier concert series, Main Street Fridays, again this year! Join us at NOMA Square each Friday through September 27 from 5:30 to 9:30 p.m. And, be sure to register to win a YETI Tundra Haul cooler while you're there! Here's the band lineup for April through June:

- April 5 — Illiana Rose Cuban Jazz Band
- April 12 — Encore
- April 19 — Hwy 25 Band
- April 26 — Alice's Marmalade Cat
- May 3 — Mac Arnold & Plate Full O' Blues
- May 17 — Upstate of Mind
- May 24 — Eric Weiler Group
- May 31 — Eclectic Band
- June 7 — Sweet Soul
- June 14 — Kami Ocean & The Rhythm
- June 21 — Xperience Soul
- June 28 — Carolina Coast Band

Win \$2,500 from CU Travel!

Spring/Summer travel is around the corner! And we're doing something BIG to celebrate... From now through June 30th, book a hotel on Credit Union Travel and get a chance to win \$2,500 to spend on hotels, flights, and car rentals! From city lights, to sandy beaches, to mountain views, you can craft the perfect vacation on Credit Union Travel!

You earn one entry for EVERY hotel night booked! Want to double your chances of winning? Book your hotel with your Greenville Heritage credit or debit card, and you will earn two entries for every hotel night booked! Visit www.credituniontravel.com/cu/greenville-heritage-fcu to book your vacation and be entered to win or to see full terms and conditions.



Our HELOC Can Help You Pay for a Remodel or Consolidate Debt!

Low Intro Rate: 5.99% APR for 12 Months!



GHFCU News Briefs

Your Money is Secure With a Five-Star Superior Institution!

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 sound!

Opt in for our Texting Service!

Did you know that Greenville Heritage has added a texting service to our forms of member communication? Visit our website and opt in for text messaging by clicking on any of the "Text Us!" buttons. These are strategically placed throughout the site for your convenience. One is on the Contact Us page. You can also text your first and last name to 864.668.6907. Then, you will be able to text questions about your account(s) or communicate with your loan officer about a current loan application.

Spring Cleaning for your Accounts: Verify Contact Information and Beneficiaries!

Spring is a great time to make sure all of the information on your account is accurate. Have you moved, disconnected your home phone, or changed jobs/retired? Please take a few moments to update your contact information with us. This will ensure that you can be reached if someone attempts fraud on your account and that important correspondence will reach you by mail or email. As part of the update, take a few moments to verify your beneficiary information as well.

Fraud Prevention

Visit our Website for Latest Scams!

Greenville Heritage FCU has a comprehensive Fraud Prevention resource on our website, located under the Resources tab. You will find information on the latest scams that is not lengthy to read, overly technical, or too complicated to understand, along with actionable measures and practices to spot and stop scams. Topics include Identity Theft, Senior Citizens, Check Fraud, Online Fraud, and Social Media. Videos and E-Learning Fraud Safety courses are available to reinforce the information you have read. The Victim Assistance page provides advice and links to the appropriate reporting agencies. Check out this excerpt of an article on Financial Institution Impersonation Scams:

Credit Union Impersonation Scams

If you get an SMS message supposedly from your financial institution about a fraud alert, be wary. The scheme tries to scare you into believing the scammers are representatives of your credit union. An automated SMS message will appear on your phone, claiming to be a fraud alert from a banking institution. The next text follows up asking if you recently made an instant payment in the thousands of dollars.

Here are a few of the other basic pitfalls to avoid:

- A text asking you for details to "confirm" it's you.
- Fraud alert of a charge made using a digital payment app.
- Deadline of 24 hours before your account is deleted.
- A link to download a "new version" of your banking app.
- A shortened version of the URL in an email.
- Use of an unsecured web page.
- An Email sent to a new address that you did not provide.
- Sending a courier to pick up your "faulty" debit card.
- Sending a personal message with a blank address field.
- Addressing you as "Dear customer" or dear "youremail@gmail.com"
- An Email asking for your mother's maiden name.

The best advice is never click on a link in an email or text or respond to requests for information. Even if you reply with STOP or Unsubscribe, they know they have reached a legitimate number or email address. When in doubt, call our Main/Published phone number: **864.467.4160** for confirmation.

www.greenvilleheritage.com • 864.467.4160 • 800.943.6928

Home Office

520 W. Washington Street
Greenville, SC 29601

Monday - Wednesday:
8:30 a.m. to 5:00 p.m.
Thursday & Friday:
8:30 a.m. to 5:30 p.m.

County Office

301 University Ridge, S-T400
Greenville, SC 29601

Monday - Friday:
8:30 a.m. to 5:00 p.m.
Closed daily: 1:00 p.m. to 2:00 p.m.

SCTAC Office

240 Terminal Road
Greenville, SC 29605

Monday - Friday:
8:30 a.m. to 5:00 p.m.
Closed daily: 1:00 p.m. to 2:00 p.m.

Simpsonville Office

350 Harrison Bridge Road
Simpsonville, SC 29680

Monday - Wednesday:
8:30 a.m. to 5:00 p.m.
Thursday & Friday:
8:30 a.m. to 5:30 p.m.

24-Hour Instant Teller

800.399.4797



FEDERALLY INSURED BY NCUA



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



Greenville Heritage
FEDERAL CREDIT UNION