



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

April 2025

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Memorial Day

Monday, May 26

Juneteenth

Thursday, June 19



Greenville Heritage FCU is proud of our **Doggone Good Loans!**, so we are including all loans in our 2nd Quarter Loan Promotion! Everyone who gets a consumer loan, mortgage, or personal loan of \$25,000 or more before June 30th will receive **\$250 Cash Back**, a competitive interest rate, a flexible term, and **60 Days with No Payment**.

We have lowered rates on loans in the past year, so we have some of the lowest interest rates in town. 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?

This offer also applies to purchases, so now is the perfect time to start looking for that convertible, boat, motorcycle, or recreational vehicle you have been wanting for your summer fun!

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: March 1 - June 30, 2025. Normal credit guidelines apply. Visas and work out loans are not eligible. Refinance of an existing GHFCU auto loan must include \$25k in new money, and HELOCs must have an initial draw of \$25,000 or more. 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! 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



The weather is beginning to turn, as we welcome the arrival of Spring. Warmer weather means spending time in the great outdoors, so now is the perfect time to make those larger purchases like an

automobile, boat, or RV that you put off in the winter. Interest rates have come down since last year, so your payment should be lower. On April 1st, we are rolling out a new and improved Heritage Advantage checking account. Call us to see how easy it is to open a new checking account and start earning an APY of 5.127% on balances of up to \$15,000. Call us or visit www.ghfcu.org for the latest rates for savings or loans.

Our goal is to make borrowing for any reason easy. Just call our Loans by Phone Hotline at 864.370.5670 to get preapproved and ensure you get a great deal. In most cases, we take care of everything remotely, saving you a trip to the branch. Be sure to check out our Home Equity Line Of Credit (HELOC), which features a 5.99% APR introductory rate for the first 12 months. Call Mary Heinecke at 864.688.1164 for more information or to get an application started.

Spring is a great time to enjoy live music in our beautiful Downtown! The City of Greenville has a wonderful lineup of the best local and regional bands planned for this year's Greenville Heritage Main Street Fridays. Plan to join us in NOMA Square every Friday through September 26th.

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

84th Annual Membership Meeting and Board of Directors Updates

The 84th Annual Membership Meeting of Greenville Heritage FCU was held at the Greenville Convention Center on March 18, 2025. Those in attendance heard updates from Credit Union officials and an overview of plans for 2025. Each member received a special gift from GHFCU and had the opportunity to win a cash door prize! During the business meeting, Tom McDowell, Lynn Watkins, and Cheryl Brewer stood for re-election. The following slate will serve as your 2025-2026 Board of Directors:

Chief Tom McDowell, Jr. — Chairman
Dan Shirley — Vice Chairman
Lynn Watkins — Secretary
John Owings — Treasurer
Myron Alderman — Director
Cheryl Brewer — Director
Queen Wooden — Director

Hunter West Retires from the Board



T. Hunter West retired from the Board of Directors earlier this year, after serving for 33 years. West joined the Credit Union in 1977 and began serving as a volunteer on the Credit Committee in 1988 and then joined the Supervisory Committee shortly thereafter. West joined the Board in 1992 and has served as Vice Chairman and Board representative on the ALM Committee for the past seven and a half years.

Congratulations on your well-deserved retirement, Hunter! Thank you for 33 years of dedicated service to Greenville Heritage FCU and our members!

Cheryl Brewer Appointed to the Board

Cheryl Brewer has been appointed to the Board to fill the unexpired term of Hunter West. Brewer has been a member of the Credit Union since 1996. She began her employment with the Greenville County Sheriff's Office in 1992, moving up the ranks, serving as a Uniform Patrol deputy, Sergeant, Lieutenant, and her current position as Captain of the Community Services Division. With a strong commitment to lifelong learning, Brewer has earned a Bachelor of Science degree in Criminal Justice with a Minor in Psychology, a dual Master of Arts in Human Resource Development and Human Resource Management, a Master of Science in Criminal Justice Administration, and a Doctor of Education (Ed.D.) in Leadership and Management. Brewer was appointed by the Board of Directors to the newly formed GHFCU Advisory Group in the Fall of 2024 and currently serves as the Board Liaison.



Download GHFCU 2 Go! Card Control and Spending Alerts

Ready for an easier way to manage your GHFCU debit card? Our mobile app, **GHFCU 2 Go!**, puts more control, convenience and safety in your hands. From instant card activation to clearer merchant transaction info to robust fraud protection, **GHFCU 2 Go!** gives you the ability to:



GHFCU 2 Go!

- Turn your cards on/off at your discretion.
- Know where your card is stored online.
- Set spending limits based on location, amount, merchant type and transaction type and track spending by category.
- Access account balances, transfer funds, pay bills you have set up in our online bill pay system, and deposit checks of \$1,500 or less with a \$3,000 daily limit.

GHFCU News Briefs

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 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!

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. 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.

Take Advantage of our HELOC Intro Rate!

Now that Spring has officially arrived, many members are looking to freshen up their homes and/or their finances! If you have equity in your home, the Greenville Heritage HELOC, with an intro rate of 5.99% APR for the first 12 months, may be the perfect solution to help you pay off high interest rate debt or fund a remodeling project. Call Mary Heinecke, our mortgage loan specialist, at **864.688.1164** for full details or to start your application.

Protect Yourself from Fraudsters

Fraudsters and scammers are getting more sophisticated in their methods of obtaining your personal identification information (PII). Armed with stolen, up-to-date PII data, criminals can more easily impersonate you in order to get into your account. Stolen information will be used to take over existing accounts, such as banking, brokerage, phone service, tax refund fraud, social security, government benefit fraud, and retirement accounts. Call centers and online systems rely on these pieces of information to verify account holders. Criminals can use this information to correctly answer the call center knowledge-based authentication questions. Here are a few tips for minimizing your risk:

- **Reconcile or balance your bank account every month.** The beauty of online accounts is that you can monitor them almost in real-time. That means you can catch crooks long before a statement arrives in the mail.
- **File your taxes promptly.** While thieves may use stolen information to create fraudulent bank accounts, they may also use it to file fraudulent tax returns. File your taxes as soon as you have the tax information you need and respond promptly to letters sent to you by the IRS. The IRS will never communicate with you via email, so watch out for this type of fraud and don't open emails purporting to be from the IRS.
- **Be extra careful about emails and attachments.** Avoid clicking on links or downloading attachments from suspicious emails that claim to be updated by any company connected to a data breach.
- **Use Two-factor authentication.** Two-factor authentication adds a second level of authentication to an account log-in. When you have to enter only your username and one password, that's considered a single-factor authentication. 2FA requires the user to have two out of three types of credentials before being able to access an account.

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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 26 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 4 — Jukebox 45
- April 11 — The Mug Band
- April 18 — The SonicShifters
- April 25 — Marvin King Revue
- May 2 — David Rodriguez & The Latin Hustle
- May 16 — Odyssey Band
- May 23 — Eric Weiler Group
- May 30 — Night Owls
- June 6 — Funky Buddha Band
- June 13 — The Sound Committee
- June 20 — The Gray Heat Band
- June 27 — Hot as a Pepper

Tips continued from page 3

- **Check your Credit Cards accounts often.** Reviewing your recent account activity is fundamental to credit card safety—and it's easy. You can do it online or by phone. If your credit card issuer offers email or text alerts about unusual activity, sign up to receive them.
- **Monitor credit reports.** Check your credit report for accounts that crooks may have opened in your name. Some monitoring services and credit card companies now allow you unlimited access to credit information, so you could theoretically check every day.

Awareness and skepticism are the key to not falling prey to fraudsters and their schemes!

**It's Time to
Switch to
the Checking
Account that
Pays You!**



Earn 5.127% APY*!

Effective April 1, the **Heritage Advantage Checking Account!** will begin paying **5.127% APY*** on checking account balances up to \$15,000. Balances above \$15,000 will earn the corresponding Money Market rate. There is no monthly maintenance fee or minimum balance requirement for this account, and you still have access to instant issue debit cards, more than 30,000 surcharge-free ATMs**, and **GHFCU 2 Go!**, our mobile app featuring card controls, spending alerts, and Mobile Remote Deposit Capture.

You can open your **Heritage Advantage Checking Account** while logged into your Home Banking account or by visiting your local branch. **It's easy!** Just open your checking account with a \$100 opening deposit and meet the following minimum requirements each month: maintain eStatements, have one Direct Deposit or ACH credit transaction of **\$500 or more**, use your debit card **15 or more** times per month, and use Home Banking at least once a month.

For more information on opening your account, call **864.467.4160** to speak to a Member Service Representative.

**APY is the Annual Percentage Yield. Certain credit requirements must be met. Limit one account per member. Not available on business accounts. Dividend reverts to regular checking rate if requirements are not met in a particular month.*



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.

- **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.
- 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 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.