



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

April 2026

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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 within 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: April 1 - June 30, 2026. Normal credit guidelines apply. Visas and work out loans are not eligible. Refinance of existing GHFCU loans must include \$25k in new money. HELOCs must have initial draw of \$25k or more. \$250 Cash Back offer does not apply to loans booked below our posted rate. Visit our website for full promotion details. 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 can be lower. We are still paying over 5% on the 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 up to \$15,000. If you are a saver, our certificate rates are still high by recent standards, so we encourage you to lock in a great rate now and be entered in the 2nd Quarter \$2500 Cash Giveaway! Visit our website to see our current rates.

*Our goal is to make borrowing 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 25th.

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

85th Annual Membership Meeting and Board of Directors Updates

The 85th Annual Membership Meeting of Greenville Heritage FCU was held at the Greenville Convention Center on March 24, 2026. Those in attendance heard updates from Credit Union officials and an overview of plans for 2026. Each member received a special gift from GHFCU and had the opportunity to win a cash door prize! During the business meeting, Dan Shirley, Myron Alderman, and John Owings, stood for re-election. The following slate will serve as your 2026-2027 Board of Directors:

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



\$2,500 Quarterly Cash Giveaways!

In 2026, Greenville Heritage Federal Credit Union proudly marks 85 years of serving our local community — while joining the nation in celebrating America's 250th Birthday! To honor these milestones, we're giving away \$2,500 Cash each quarter — that's \$10,000 total for the year!

The drawing for our First Quarter \$2,500 Cash Giveaway will be held on April 10th. You still have three opportunities to join the celebration and enter for your **CHANCE TO WIN \$2,500!** Here's how:

- ✓ **2nd Quarter - Get a Certificate!**
- ✓ **3rd Quarter - Get a Loan!**
- ✓ **4th Quarter - Get a Certificate!**

We're here to help you keep building your "American Dream" moments for generations to come! Visit www.ghfcu.org/2500 for full promotion details!

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 on Social Media

Facebook, Instagram, and LinkedIn, have become target-rich environments for scammers looking to obtain personal information. To protect yourself from fraud, assume that everything you put on a social networking site is permanent. Even if you can delete your account, anyone on the Internet can easily print photos or text or save images and videos to a computer. If in doubt, don't post. Oversharing can give criminals the information they need to social engineer you into falling prey to a scam. Here are a few key tips:

Know what you've posted about yourself. A common way that hackers break into financial or other accounts is by clicking the "Forgot your password?" link on the account login page. To break into your account, they search for the answers to your security questions, such as your birthday, hometown, high school class, or mother's middle name. If the site allows, make up your own password questions, and don't draw them from material anyone could find with a quick search.

Think twice before sharing personal information that would make you vulnerable. Social networking means opening up and sharing information online with others, but here's a list of information you should never share online:

- Your social security number, even just the last four digits.
- Your birth date, home address, or home phone number. Sharing your business phone is okay.
- Passwords, PIN numbers, bank account, and credit card information.
- The state where you were born. This can be used to obtain your social security number and other identifying information.
- Your travel plans. Posts about going out of town may leave your house susceptible to robbery.
- Pictures and videos of your house, car, and other personal possessions.
- Names of your high school or your pet(s).
- A full frontal picture of yourself on social media sites. A con artist can use it to create a fake photo ID to steal your identity.

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Limit work history details on LinkedIn. If you feel you need the added information to help in a job search, expand the details during the job hunting process and then cut back later after you have a position, leaving just enough information to entice recruiters to contact you with interesting new positions. LinkedIn also offers some capabilities to restrict information. You can limit access to your network of contacts, so you don't have to share something with the wider audience if you don't want.

Avoid accidentally sharing personal details. Social networking sites make it easy to let details slip you wouldn't otherwise tell friends or strangers. Be aware of what information you put out there that others might use for nefarious purposes.



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 cooler while you're there! Here's the band lineup for April through June:

- April 3 — Mac Arnold & Plate Full O' Blues
- April 10 — Rhythm Muscle
- April 17 — Flashpoint
- April 24 — Burning Bridges
- May 1 — Trouble Brewing
- May 15 — Kami Ocean & The Rhythm
- May 22 — XperienceSoul
- May 29 — Tuxedo Junction
- June 5 — David Rodriguez & The Latin Hustle
- June 12 — ECHO
- June 19 — Rock and Roll Reunion
- June 27 — Linda Faye's Blues Band

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



Earn 5.127% APY*!

The **Heritage Advantage Checking Account** pays **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 35,000 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 and making a minimum \$100 opening deposit. Then, just 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. **Through Velera's CO-OP Network.*



Your credit union membership is about the trust and care of community, built around where you live, work and play. That's just one of the reasons we offer our members exclusive savings 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. (Get a 30% discount during the month of April.)
- **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**.

Visit LoveMyCreditUnion.org for all of the details on these special offers.