



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

January 2024

Inside this issue:

- President/CEO's Letter
- Financial Snapshot
- Save on TurboTax and H&R Block
- Love My Credit Union Rewards Savings
- Download GHFCU 2 Go!
- GHFCU News Briefs
 - Five-Star Rating
 - 2024 Privacy Policy
 - Increased Debit Card Replacement Fee
 - Contactless Cards
- Warning Signs of Identity Theft
- Call for Petitions for Nomination to the Board of Directors

Holiday Closings

All Offices

Birthday of Martin Luther King, Jr.

Monday, January 15

Presidents' Day

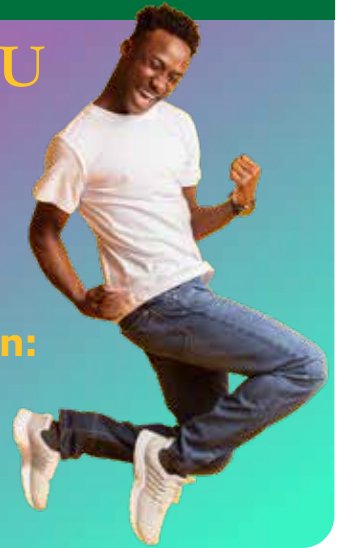
Monday, February 19

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!



What would you do with all the extra cash if you didn't have to make your car payment for a year? Greenville Heritage FCU is excited to kick off 2024 with our "*Free Wheeling in 2024*" Sweepstakes!

Everyone who gets a vehicle loan of \$20,000 or more before March 31st will receive a **\$50 Gas Card**, a competitive interest rate and term **up to 72 months**, and **60 Days with No Payment**. Plus, they will automatically be entered to win our *Free Wheeling* Sweepstakes.

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 interest 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 - March 31, 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 April. 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! 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 2024!
What a year it has been.

In 2023, we saw truly unprecedented changes to rates, courtesy of the Federal Reserve Bank. The Fed raised its overnight rate over 5% in

a brave effort to slow rising inflation. As a result, auto loan rates and mortgages are higher than many have seen in decades. The silver lining is that for savers, there is finally good value in certificates and money market accounts. We want to give back to all the long suffering savers, so now is the time to bring us your deposits from other institutions. Call us or visit our website at www.ghfcu.org to see current rate offers.

With your support, we continue to thrive with assets of \$154 million and more than 12,000 members all over the Upstate. 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. In 2024, we are ready to help you and your family members with all of your financial needs.

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.

Enjoy the benefits of ownership!

Alan Berry, President/CEO

FINANCIAL SNAPSHOT

As of November 30, 2023

| | |
|-------------------|---------------|
| Total Assets | \$154,884,340 |
| Member Shares | \$134,430,316 |
| Member Loans | \$89,762,833 |
| Number of Members | 12,013 |

As of December 31, 2022

| | |
|-------------------|---------------|
| Total Assets | \$154,670,996 |
| Member Shares | \$134,479,780 |
| Member Loans | \$91,568,649 |
| Number of Members | 12,253 |

This tax season you can now get the biggest savings on tax prep services and expert tax help. Plus, as a credit union member you can enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes.

TurboTax – Get a bigger discount this tax season with savings of up to 20% on TurboTax federal products. Hand off your taxes, get help from experts or file on your own – with TurboTax, America’s #1 tax preparation provider.

H&R Block – Get expert tax help and the best-in-market savings up to \$25 on H&R Block professional tax prep. Get your taxes done by a tax pro in an office, via video, or by phone – with H&R Block, experience counts.

Scan the QR code to get your discounts and enter to win, or visit taxservices.lovemycreditunion.org today!

More Savings with Love My Credit Union Rewards!

In addition to tax prep savings, your Greenville Heritage FCU membership saves you money through exclusive member-only offers through the following trusted business partners:

- Get \$50 for each new line you switch to T-Mobile through Love My Credit Union Rewards. Call 877-520-1160 to get this member offer.
- Get a \$50 cash reward for each new line when you switch to Spectrum Mobile. Call 833-804-3916 to get this special offer.
- Exclusive access to home tech support and protection with Asurion Home+.
- Get exclusive member pricing and a free, no-obligation quote from the TruStage Home & Auto Insurance Program by calling 800-789-6286.
- Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- Build your credit history with rent and save up to 30% on Rental Karma.

Learn all about how your Greenville Heritage membership gets you all these exclusive savings and more by visiting the Love My Credit Union Rewards Program website at LoveMyCreditUnion.org.



Download GHFCU 2 Go!

Control Your Cards and Track Spending



GHFCU 2 Go!

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 activations to clearer merchant transaction info to robust fraud protections, now you can do even more from one convenient place.

GHFCU 2 Go! gives you the ability to:

- 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.
- Easily dispute fraudulent transactions.
- Access account balances, transfer funds, paypay bills you have set up in our online bill pay system, and deposit checks less than \$500 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 secure!

2024 Privacy Policy Now Available


The 2024 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 or visit your local branch.

Increase in Debit Card Replacement Fee

The Board of Directors approved an increase in the Debit Card Replacement Fee at the September meeting. Effective February 1, 2024, the fee will increase from \$5.00 to \$15.00. Custom debit cards are still available and cost \$20.00 each.

Tap To Pay! Contactless Cards Are Coming Soon!

Members will soon be able to tap their GHFCU credit cards and debit cards wherever the contactless symbol is found. Enjoy easier and more secure transactions!



Look. Tap. Go.

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

| | | |
|--|--|---|
| <p>1</p> <p>Locate the contactless symbol anywhere you shop</p> | <p>2</p> <p>Tap your contactless Greenville Heritage Debit Card on the terminal</p> | <p>3</p> <p>Your payment is completed in seconds</p> |
|--|--|---|

Warning signs of Identity Theft!

Once identity thieves have your personal information, they can drain your bank account, run up charges on your credit cards, open new utility accounts, or get medical treatment on your health insurance. An identity thief can file a tax refund in your name and get your refund. In some extreme cases, a thief might even give your name to the police during an arrest. Here are some of the more common clues that someone has stolen your information:

Retail & Shopping

- Debt collectors call about debts that aren't yours.
- Merchants claim you owe them money for items or services you never purchased.
- Merchants refuse your checks.
- Merchandise arrives that you didn't order.
- You get bills or statements in the mail for new accounts you haven't opened.
- You get increased direct mail or phone solicitations for expensive items. This could be due to new high-ticket activity on your account.

Credit & Subscriptions

- You haven't received one or more of your regular monthly bills. Thieves can file a change of address to reroute your mail or steal your mail to retrieve important personal information, i.e. account numbers or financial statements.
- You notice unfamiliar charges on your credit or debit cards. These could even be for a very small amount to make sure your card is still active before selling it on an underground site.
- You find unfamiliar accounts on your credit report.
- You are denied credit when applying for financing or new credit cards, even though your credit is good.
- You get a new credit card in the mail that you didn't apply for.
- Your credit score is rising — a rising credit score can mean fraudsters are trying to extend credit in your name.
- An employer denies you a job based on a bad background check, even though you know your record is clean.

continued on page 4



Tips continued from page 3

Online Accounts

- You see withdrawals from your bank account that you can't explain.
- You can't log on to your email or social media accounts because your password has been changed. Criminals have likely gained access to the account and your personal information stored in it.
- You get notice that your information was compromised by a data breach.

Medical & Health

- Medical providers bill you for services you didn't use or for medical procedures you haven't had done.
- Your health plan rejects a medical claim because records show you've reached your benefits limit.
- A health plan denies coverage because your medical records show a condition you don't have.
- You regularly receive treatment solicitations for health conditions you don't have.

Government & Taxes

- Tax refund check arrives before you file, you receive a tax transcript in the mail that you didn't request or the IRS notifies you that more than one tax return was filed in your name.
- Arrest warrants for crimes you didn't commit. A fraudster may be committing crimes, traffic offenses and/or parking violations in your name.
- You receive tax documents from an employer you never worked for.
- Your Social Security statement shows errors such as your reported earnings are inflated.

Calling for Nominations! Deadline for Petitions is February 1, 2024!

Greenville Heritage FCU will hold its 83rd Annual Membership Meeting on Tuesday, March 12, 2024, 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 2024 and have agreed to serve a three-year term from 2024-2027 if elected: Nadine Chasteen and Queen Wooden.

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 123 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 February 1, 2024. **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 2024 Annual Meeting.

Home Office
520 W. Washington Street
Greenville, SC 29601

County Office
301 University Ridge, S-T400
Greenville, SC 29601

SCTAC Office
240 Terminal Road
Greenville, SC 29605

Simpsonville Office
350 Harrison Bridge Road
Simpsonville, SC 29680

24-Hour Instant Teller
800.399.4797

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

Monday - Friday:
8:30 a.m. to 5:00 p.m.
Closed daily: 1:00 p.m. to 2:15 p.m.

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

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



FEDERALLY
INSURED
BY NCUA

