



# MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

July 2023

## Inside this issue:

- President/CEO's Letter
- Annual Recognition Dinner
- July/August Skip-A-Pay
- 100% Account Verification
- Checking Accounts
- Love My Credit Union Rewards
- National Youth Savings Challenge Results
- Five-Star Superior Rating
- Zelle Fraud Warning
- Download **GHFCU 2 Go!**

## Holiday Closings

### All Offices

#### Independence Day

Tuesday, July 4

#### Labor Day

Monday, September 4

## Get a Loan and Hit the Jackpot! Triple Rewards on Consumer Loans of \$10k or More!



Greenville Heritage Federal Credit Union is always looking for ways to reward members when they get a loan with us! This quarter you can hit the jackpot with our triple rewards loan promotion!

When you get a new consumer loan of \$10,000 or more before September 30, 2023, we will match the rate on your current loan or dealership offer, give you \$100 Cash Back and No Payment for 90 Days! If your current loan payment is \$300, you would have an extra \$1,000 in your bank account!

This offer also applies to purchases, so if you are in the market for a new car, boat, motorcycle or RV, call us to get preapproved before you start shopping, so we can help you get the best deal possible!

Even in the current high-interest rate environment, we've saved our members an average of \$1,147 in interest on consumer loans so far this year. Why

not let a GHFCU loan officer take a free, no-obligation look at your current loan?

Maybe you're fine with the terms of your current loan, but wouldn't you enjoy the convenience of making your loan payment in your Home Banking account or on our mobile app, **GHFCU 2 Go!**? And, don't forget that you can earn extra cash when you refer your friends and they get a loan with us!

For more information or to find out how much you can save, call our **Loans By Phone Hotline** at **864.370.5670** or complete the online loan application at [www.greenvilleheritage.com](http://www.greenvilleheritage.com).

*\*Promotion dates: July 1 – September 30, 2023. Normal credit guidelines apply. APR is Annual Percentage Rate. Refinance of a GHFCU loan qualifies for promo with \$10k in new money. Cannot be combined with any other promotion. Visa, STS, and Workout Loans excluded.*

Need 24-hour account access?

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



# Letter from the President/CEO



*It's the summer of '23 and Greenville is the place to be. Unity Park and downtown Greenville are once again buzzing with people enjoying the summer weather.*


*If you've been waiting to buy a new auto, boat or RV, it's a great time to make that purchase and take advantage of our current loan promotion. We want to be your first choice for loans for any purpose and especially your summer fun. We strive to make borrowing easy, and, in most cases, you won't even need to visit a branch. Call our Loans by Phone Hotline at **864.370.5670** to see how much you could save on a consumer loan.*

*We also want to be your first choice for saving. We've got top tier certificate and money market rates that will make it easy to make your money grow. Check out the most current rates at [www.greenvilleheritage.com](http://www.greenvilleheritage.com).*

*In this higher interest rate environment, our Home Equity Line of Credit (HELOC) has become a popular product as members take advantage of the increased equity in their homes. Leaving your existing mortgage in place, a HELOC can give you access to cash for home improvements or other purchases. Visit our website for full details!*

*And, finally, we invite you to join us each Friday night through September 29<sup>th</sup> for live music and great fun in NOMA Square. Greenville Heritage Main Street Fridays is the premier live music event in the City, and we are thrilled to have a full concert season this year!*

*Thank you for your continued support of Greenville Heritage FCU, and enjoy your summer.*

Sincerely,  
  
Alan Berry  
President/CEO

# Annual Recognition Dinner Officials and Employees Honored

Greenville Heritage FCU held its Annual Recognition Dinner on May 9, 2023. Alan Berry, President/CEO, recognized Board, Supervisory, and Nominating committee members and expressed appreciation for their service as volunteer, non-paid officials. Berry also recognized employees for reaching milestone years of service, professional accomplishments and professional development efforts during the past year.

**Lynn Watkins**, Director, attended two conferences this past year — the 2022 Annual Supervisory Committee and Board of Director's Conference in June and the National Directors Roundtable Conference in September 2022.

Six employees reached service milestones since the last Recognition Dinner. **Jonathan Wong**, Loan Officer, **Nikki Kirby**, Loan Officer Supervisor, and **Dawn Pagan**, Teller/MSR, each received a Five-Year Service Award. **Cathy Chatelain**, Simpsonville Assistant



*Director Lynn Watkins receives Certificate of Completion for the 2022 Supervisory Committee and Director's Conference.*



*Alan Berry (right) presents Five-Year Service Award plaque to Jonathan Wong.*



*Alan Berry (left) presents Five-Year Service Award plaque to Dawn Pagan.*



*Chairman Tom McDowell (left) presents Fifteen-Year Service Award plaque to GHFCU's President/CEO Alan Berry.*



*Lisa Brodnax (right) presents Certificate for Completion of Debit Card Dispute Expert Webinar to Maryann Crawford.*

Branch Manager, was recognized for earning her Ten-Year Service Award. **Alan Berry**, President/CEO, and **Tina Ray**, Marketing Director, received their Fifteen-Year Service Awards.

Professional development and cross training continued to be a focus for GHFCU staff. **Maryann Crawford**, Accounting Supervisor, and **Brian McMahan**,

*continued on page 4*





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

- ♥ Members can save and get a **\$50 cash reward** for each new line when they switch to **Spectrum Mobile**.
- ♥ Savings **up to \$15** on **TurboTax** federal products.
- ♥ Members can save **\$25** on in-office tax prep at **H&R Block**.
- ♥ Exclusive access to home tech support and protection with **Asurion Home+**.
- ♥ Exclusive discount from the **TruStage** Home & Auto Insurance Program.
- ♥ 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% with **Rental Karma**.

Learn all about these exclusive savings by visiting at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

## Recognition Dinner continued from page 2



*Lisa Brodnax (left) and Alan Berry (right) present the trophy for multi-million dollar production to Nikki Kirby, Loan Officer Supervisor. Kirby also received her Five-Year Service Award plaque at the dinner.*

Internal Analyst, completed the Debit Card Dispute Expert webinar. **Lisa Brodnax**, EVP, attended the CUNA Lending Conference; **Angela Sprouse**, CFO, attended the first year of CUNA’s Three-Year SE Management School; **Cathy Chatelain**, Simpsonville Assistant Branch Manager, and **Victoria McCurry**, Main Branch Manager, attended the Credit Union Employees Conference; and **Travis Dixon**, Loan Processor, and **Emily Ellison**,

Simpsonville Branch Manager, completed the Ascensus Advanced IRA Training.

**Nikki Kirby**, Loan Officer Supervisor, was recognized for exceptional loan production. **Kirby** exceeded one million dollars in loan production four times in 2022 — in March, May, June, and September.

# News Briefs

## 2023 Youth Savings Challenge

This year, 12 Greenville Heritage FCU members under the age of 18 made deposits totaling \$1,570 during the National Youth Savings Challenge in April. Eight were new youth members who opened accounts in April.

## GHFCU Earns Five-Star Rating

Greenville Heritage FCU received the five-star Superior rating from Bauer Financial Inc. in Coral Gables, Florida, for the second quarter of 2023. We have consistently earned this rating since Bauer began rating credit unions. What does this mean to you? It means your credit union is well capitalized and financially sound.

## Zelle®/P2P Fraud Warning

Zelle/P2P fraud is widespread and has been making national news as the tactics used by fraudsters continue to evolve. A newer version of the scam has fraudsters impersonating a Zelle user’s financial institution. Caller ID spoofing is when a caller falsifies the information on your caller ID to impersonate someone, like your credit union. If you receive an unexpected call that appears to be from Greenville Heritage FCU, hang up and call us directly at our published number, **864.467.4160**. We urge members who enjoy the convenience of Zelle transfers to use extreme caution.



**Download  
Our Mobile App  
GHFCU 2 Go!**

(Available in the Apple  
and Google Play App Stores)

**NEW! Debit Card Manager Integrated •  
Locate Surcharge-free ATMs • View Account  
Balances and Recent Transactions • Transfer  
Funds • Deposit Checks • Pay Bills**

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**SCTAC Office**  
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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 2:00 p.m.

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

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