



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

July 2025

Inside this issue:

- President/CEO's Letter
- 2025 Recognition Dinner
- GHFCU News Briefs
 - Fee Increase for Expedited Check Delivery
 - New Check Hold Limits Effective July 1
 - Six Tips for Protecting Yourself from Scammers
- Save Money with Love My Credit Union Rewards
- NEW Benefit! Trust & Wills
- Skip-A-Pay This Summer!
- Loan Referral Program

Holiday Closings

All Offices

Independence Day

Friday, July 4

Labor Day

Monday, September 1



Members are loving our **Doggone Good Loans!** promotion, so we have decided to extend this offer through the end of the 3rd Quarter! Everyone who gets a consumer loan, mortgage, or personal loan of \$25,000 or more receives **\$250 Cash Back**, a competitive interest rate, a flexible term, and **60 Days with No Payment**.

We have lowered loan rates 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 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: July 1 - September 30, 2025. Normal credit guidelines apply. Visas and work out loans are not eligible. Refinance of existing GHFCU loan must include \$25k in new money. HELOCs must have an initial draw of \$25,000 or more. Visit our website for details. Promotion 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



Summer is finally here! 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 are down, so your payment could be lower. We've rolled out a new and improved Heritage Advantage checking account with an APY of 5.127% on balances of up to \$15,000. Call us or visit www.ghfcu.org for great rates on savings or loans.

Our goal is to make borrowing for any reason easy and seamless. 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 and summer 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! Check out www.greenvilleheritage.com for the latest news and events.

Sincerely,

Alan Berry
President/CEO

2025 Recognition Dinner Officials and Employees Honored

Greenville Heritage FCU held its Annual Recognition Dinner on June 3, 2025. 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.

Alan Berry started the Board recognitions by expressing our appreciation to **Hunter West**, 33-Year Board member who retired earlier this year. Berry also recognized **Dan Shirley**, who earned recertification as a Certified Credit Union Board member, and **John Owings** and **Lynn Watkins** for their professional development efforts, attending the 2024 National Directors Roundtable.



Alan Berry (left) congratulates Dan Shirley, Vice Chairman, (right) for earning recertification as a Certified Credit Union Volunteer — Board Track.



Alan Berry (left) and Lisa Brodnax (right) present Five-Year Service Award to Alexis Danieley, Teller/MSR.

Three GHFCU employees reached service milestones since the last Recognition Dinner. **Alexis Danieley**, Teller/MSR, received a Five-Year Service Award; **Angela Gilliam**, Teller Supervisor, was not able to attend, but has received a 10-Year Service Award; and

Emily Ellison, Loan Officer Supervisor, received a 20-Year Service Award.

Professional Development continues to be a priority for Greenville Heritage FCU employees. All employees completed the Annual Bank Secrecy Act training and received



Alan Berry (left) and Lisa Brodnax (right) present 20-Year Service Certificate and Travel Voucher to Emily Ellison, Loan Officer Supervisor.

extensive training on internet security, including phishing, smishing, and social engineering. Five employees attended a CUs Together Employee Conference, since the last Recognition Dinner. **Yolanda Samuel** and **Jon Wong** attended

continued on page 4

Recognition continued from page 2



Alan Berry (left) congratulates Angela Sprouse, CFO, (right) on her successful completion of the Three-Year Southeast Regional Credit Union School.

in 2024 and **Jeanah Gillespie**, **Brian McMahand**, and **Shaleka Perry** attended in 2025.

Angela Sprouse, CFO, successfully completed the intensive, three-year Southeast Regional Credit Union School (SRCUS) in June 2024. SRCUS features a broad collection of courses designed to develop

attendees' operational, managerial and leadership skills. **Cory Bearden**, Vice President of Member Service, successfully completed the CCUL Leadership Development Institute in 2024. LDI students met quarterly in Chapel Hill, NC for two-day workshops designed to equip them for situational leadership, effective coaching, leading organizational change, identifying their management styles, and more.

Two GHFCU employees were recognized for exceptional member service, earning the Luann Ford Hustle Award for 2025 — **Jonathan Wong**, Loan Officer, and **Shaleka Perry**, Call Center Representative 2. Both **Wong** and **Perry** (who was not able to attend,) earned this honor because they both consistently receive acknowledgements that they provided exceptional service.



Alan Berry (right) presents the Luann Ford Hustle Award to Jon Wong (left), loan officer.

And, finally, Berry recognized two individuals who reach their 25-Year Service milestone this summer. **Angela Sprouse**, CFO, celebrated 25 years with Greenville Heritage FCU on June 26th and **Kathy Moore**, Business Development Director, will celebrate 25 years on August 28th. Congratulations, Angela and Kathy!



Alan Berry (left) and Lisa Brodnax (right) congratulate Angela Sprouse (2nd from left) and Kathy Moore (2nd from right) for reaching the 25-Year Service Milestone this summer.

GHFCU Briefs

Notification of Fee Change

Effective **August 1, 2025**, the fee for expediting and tracking delivery of a payoff check will increase due to higher charges levied by our courier service.

Fee for Expedited Delivery of Payoff Check

Current: \$20.00 New: \$60.00

Changes to Check Holds Effective July 1, 2025

A new amendment to Regulation CC, which pertains to Check Holds, puts in place several inflation adjustments to the following thresholds:

- **Next-Day Availability** – This threshold increases from \$225 to \$275. These funds must be made available the next business day following the day of deposit.
- **Exception Holds for Large Deposits** – The amount available for withdrawal on exception holds for large deposits not subject to next-day availability will increase from \$5,525 to \$6,725.
- **Exception Hold for New Accounts** – The amount available for withdrawal on exception holds for new accounts not subject to next-day availability will increase from \$5,525 to \$6,725.
- **Exception Hold for Repeated Overdrafts** – The amount available for withdrawal on exception holds for repeated overdrafts will increase from \$5,525 to \$6,725.

Six Tips for Protecting Yourself!

- Never give anyone your username or password.
- Don't click on anything in an unsolicited email or text message. Look up the company's phone number on your own (don't use the one provide by a potential scammer), and call to ask if the request is legitimate.
- Carefully examine the email address, URL, and spelling used in any correspondence. Scammers use slight differences to trick your eye and gain your trust.
- Be careful what you download. Never open an email attachment from someone you don't know and be wary of email attachments forwarded to you.
- Set up two-factor (or multi-factor) authentication on any account that allows it, and never disable it.
- Be careful about information shared on social media. When you share pet names, schools you attended, family members, or birth dates, a scammer has the info they need to guess your password or answer your security questions.



Your credit union membership is about the trust and care of community, built around where you live, work and play. Through **Love My Credit Union Rewards**, credit union members have saved over \$2 billion with offers like these from our trusted partners:

- **Trust & Will:** Save 20% off any estate plan.
- **TurboTax:** Save up to 20% on TurboTax Federal products.
- **H&R Block:** 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.



Since **Trust & Will** is a new benefit for our members, here's a basic overview of the program:

- Convenient, easy-to-use online platform that's affordable and secure.
- 5-star member support to help members through the estate planning process via chat, email or phone.
- Legally binding, customized documents, available in all 50 states and Washington, D.C.
- Attorney support is also available for an additional fee.
- Wills start at just \$159 with member discount. Be sure to access the Trust & Will website from our website or scan the QR Code above.

Skip-A-Pay this Summer!



Skip your July or August loan payment(s) and have more money in your pocket for a vacation or back to school supplies!

To take advantage of this special offer, call 467.4160 or see a Teller/MSR before the due date of the payment you want to skip.

*Member must be in good standing and cannot have been more than 15 days late in the past 90 days. Must have made at least one payment on the loan. A \$30 administrative fee applies to each loan skipped. Mortgage, Visa, Workout loans, and loans currently paid by CMG Credit Disability or Credit Life insurance are excluded. Repeated election of the Skip-A-Pay program on auto loans may reduce the coverage offered by GAP Insurance.

Earn up to \$75 Cash! Up to \$100 Cash for Your Friends!



**We increased the referral amounts for members!
Now you get even more cash just for giving good advice to your friends and family members!**

Following are the rewards by loan amount:

\$5,000-\$9,999	\$50 to borrower/\$25 to you
\$10,000-\$19,999	\$75 to borrower/\$50 to you
\$20,000+	\$100 to borrower/\$75 to you

Call 864.370.5670 for more information on the loan referral program!