



# MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

July 2026

## Inside this issue:

- President/CEO's Letter
- GHFCU News Briefs
  - NEW! Member Education Video Library
  - Transfer Funds to and From External Accounts
  - Five Star Superior Rating from Bauer Financial
- Save Money with Love My Credit Union Rewards
- Loan Referral Program
- Low 4.99% HELOC Intro Rate for 12 Months
- Heritage Advantage Pays 5.127% APY
- Fraud Tips for Travel Safety
- Skip-A-Pay This Summer!
- Heritage & Freedom \$2,500 Giveaway Winner!

## Holiday Closings

### County Square Only

Independence Day

Friday, July 3

### All Offices

Labor Day

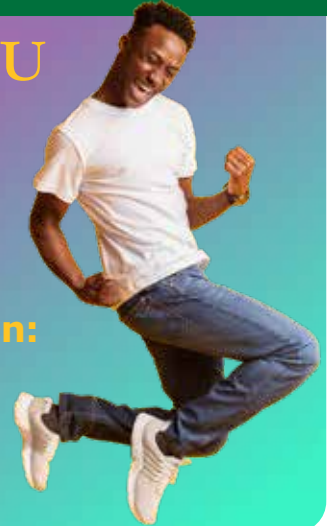
Monday, September 7

## 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 bring back our "**Free Wheeling**" Sweepstakes!

Everyone who gets a vehicle loan of \$20,000 or more before September 30<sup>th</sup> 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 \$500 per month** — for 12 months.

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](http://www.greenvilleheritage.com).

*\*Promotion dates: July 1 - September 30, 2026. 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 Sweepstakes will be held in October. 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



*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. On the deposit side, our dividends are also very competitive. In fact, our Heritage Advantage checking account pays an APY of 5.127% on balances of up to \$15,000.*

*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 4.99% 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 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! Visit [www.ghfcu.org](http://www.ghfcu.org) for the latest promotions, news, rates and events.*

Sincerely,

Alan Berry  
President/CEO

## GHFCU News Briefs

### Product Demos Now Available on our Website!

Check out our new Member Education Video Library under the Resources tab of our website. Explore step-by-step videos for our online and mobile banking products, including Zelle®, External Transfers, Bill Pay and eStatements; how to open an account and apply for a loan using our online applications; debit card management tools available in **GHFCU 2 Go!**; Round-Up Savings; and more — all designed to help you bank with confidence and build smarter money habits.

### Transfer Money Securely to and From Other Financial Institutions within Home Banking!

Did you know that you can easily move money between your Greenville Heritage FCU accounts and an account at another financial institution? Once you have set up and verified an external account, transferring money is easy and secure! You can also access and activate the External Transfer feature in **GHFCU 2 Go!** View the External Transfers video in the new Member Education Video Library for step-by-step directions!

### 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!



### Members Enjoy More Savings with Love My Credit Union Rewards!

Your credit union membership is about the trust and care of community, built around where you live, work and play. We are proud to partner with Love My Credit Union Rewards to help you save money through exclusive member-only offers through the following trusted partners:

- **Trust & Will:** Members get a 20% discount off any estate plan.
- **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.

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](http://LoveMyCreditUnion.org).

## 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!**

## New HELOC Intro Rate!

### A Low 4.99% APR for 12 Months!

Summer has officially arrived, so you might be looking to freshen up your home and/or your finances! If you have equity in your home, the Greenville Heritage HELOC is a great option, now with an even lower intro rate of 4.99% APR for the first 12 months. It's 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 more information or to start your HELOC application. Visit [www.ghfcu.org/heloc](http://www.ghfcu.org/heloc) for full details and disclosures.

**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 earn the corresponding Money Market rate. **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. Plus, there is no monthly maintenance fee or minimum balance requirement for this account.

## Fraud Tips for Travel Safety!

Fraudsters love nothing more than ruining a perfect vacation! Here are a few tips to keep your money and your identity safe during your next vacation:

### Before Traveling:

**Checks.** Leave checks and debit or credit cards you will not be using at home, in a locked safe. Use cash, traveler's checks, or credit cards for purchases.

**Leave bills at home.** Business travelers often take advantage of quiet evenings in hotels to catch up with bookkeeping and paying bills. Unfortunately, many people have access to your room while you are in meetings.

**Wallets & Purse.** Don't take anything that is not absolutely necessary. Leave all cards with Social Security Numbers on them at home. Make a photocopy of your health card, cut off the last four numbers of the Social Security Number, and carry that with you. Make sure that you have an emergency contact/phone number for emergency medical personnel to use.

**Put Things On Hold.** Put your mail on "postal hold" with the time frame you wish to have your mail held at the post office. We prefer that term over "vacation hold," so postal clerks won't know that you will be gone.

**Make your home look lived-in.** Arrange for friends or family you trust to pick up newspapers, mail, and advertisement flyers. This will reduce the risk of break-ins. Nothing says "we're out of town" more than a pile of newspapers. Don't forget to also stop automatic deliveries until you return.

**Neighbors, relatives, and house-sitters.** If you have someone that is going to check the house and has a key to your house, then lock up any documents with account numbers or Social Security Numbers.

**Register in the Smart Traveler Enrollment Program:** Visit <https://step.state.gov/step/> to enroll in STEP, which provides comprehensive traveler information, including travel alerts and restrictions;

*continued on page 4*

## Tips continued from page 3

information on visas or vaccinations; crime, stability, and road conditions; laws of the country you're visiting; and consular contact information.

**Scan/store important travel documents in a secure online repository.** This will allow you to easily access copies of your passport, driver's license, visa, and any other vital identification from anywhere in the world. Remember to do this for every person traveling with you, including children.

**Leave your debit card at home.** Make credit cards, not an ATM or debit card, your card of choice. Minimize the number of credit cards in a wallet to no more than two.

### During Travel:

**Don't leave important documents in your car.** Very often people leave their important documents in the car thinking that the documents are safe. Your documents will be as safe as your car might be.

**Watch Out for Skimming Technology on ATMs and Gas Pumps.** Restrict the use of your ATM card to securely located Automated Teller Machines. Fake ATMs have been identified in high-traffic tourist areas. If the machine at a gas station or ATM looks suspicious, let an employee know and seek an alternative place to withdraw money. When entering your PIN, cover the screen with your other hand to keep someone from looking over your shoulder.

**Use credit cards while traveling.** Only credit cards are protected by federal law as to the amount of money that you are responsible for if lost or stolen, and most companies now extend a zero liability policy to customers.

**Beware of pickpockets.** While pickpocketing has been on the decline in the U.S., it's still a major problem in Europe. Pickpockets often work in groups, are often children, and are typically well-dressed. Be extra vigilant around tourist attractions, public transportation, restaurants, bars, and hotel lobbies.

For the full article on protecting your identity and money while traveling, visit the Fraud Prevention site under the Resources tab on our website.



## 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.

## HERITAGE & Freedom

# Quarterly \$2,500 CASH Giveaways

**Congratulations to our 1<sup>st</sup> Quarter Winner, Debra Dillard!**



**AMERICA 250 1776-2026**

**Greenville Heritage FEDERAL CREDIT UNION**  
Celebrating 85 Years!  
1941-2026

## You Can Still Enter to Win!

 **2<sup>nd</sup> QUARTER** Drawing July 10<sup>th</sup>!
  **3<sup>rd</sup> QUARTER** Get a Loan
  **4<sup>th</sup> QUARTER** Get a Certificate

Loans & Certificates must include new money to be eligible for quarterly drawings!

Visit [ghfcu.org/2500](http://ghfcu.org/2500) for full details.