



# MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

October 2023

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## Holiday Closings

**Columbus Day** — October 9

**Veterans Day** — November 10  
County will be Closed. All other Branches will be Open.

**Thanksgiving** — November 23

**Black Friday** — November 24  
Main & Simpsonville Open  
County/SCTAC Closed

**Christmas Holiday Schedule**  
December 25 — All Offices

December 26 — County & SCTAC Closed

## Need to Reduce Your Stress Level? Let us Help You Save Money on Loans of \$10,000 or more!



**Not into Yoga?** You can reduce your stress without practicing yoga! Just take a few deep breaths and call our **Loans By Phone Hotline** at **864.370.5670** to see if we can save you money on any of your existing secured consumer loans.

The goal of this promotion is to help our members keep more of their hard-earned money! A loan officer will be happy to take a free, no-obligation look at your current loan and run payment options, so you can see exactly how much money you will save when you bring your loan to Greenville Heritage FCU.

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 auto, motorcycle, boat or RV 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. We will either lower your monthly loan payment or we'll give you

**\$100 cash** and **60 Days** with **No Payment** when your loan closes before December 31. If we can't lower your interest rate, we may be able to stretch the term to lower your payment.

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 limited-time offer, call our **Loans by Phone Hotline** at **864.370.5670** or apply online 24/7 at [www.greenvilleheritage.com](http://www.greenvilleheritage.com).

*\*Promotion dates: October 1 to December 31, 2023. Offer applies to auto, motorcycle, boat and RV loans of \$10,000 or more not currently financed with GHFCU. Normal credit guidelines apply. Cannot be combined with any other promotion. \$100 Cash Back will be disbursed when the loan closes.*

**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.





## Prevent Fraud! Keep Your Identity Secure!

Fraudsters have become increasingly adept at posing as financial institution call center agents or sending text messages that look like they are coming from the institution, warning of suspicious transaction activities. Following are a few scams of which we are aware:

**A text asking you for details to “confirm” it’s you.** We may text you – for instance to confirm a transaction – but financial institution texts will not, ever, ask you to confirm details or provide passwords in a text. If you’re suspicious, don’t click links and don’t call numbers in a text. Instead, call **864.467.4160** during normal business hours and ask if we sent a text.

**Fake fraud alert scam.** This scheme tries to scare you into believing the scammers are GHFCU representatives. The scammers will tell you that a fraudulent charge was made to your bank account through a digital instant payment app.

**Deadline of 24 hours before account erases itself.** Many legitimate messages from your financial institution will be marked “urgent” – particularly those related to suspected fraud – but any message with a deadline should be treated with extreme suspicion. Cybercriminals have to work fast – their websites may be flagged or closed down rapidly.

**Send you a link with a “new version” of your banking app.** Your financial institution will not distribute apps in this way – instead, download from official app stores, and ensure yours is up to date.

For the full list of scams, visit the Fraud Prevention site under the Resource tab on our website.

## Pay GHFCU Loans via Text!

Greenville Heritage is pleased to announce that we now offer Message Pay, a service that allows members to pay GHFCU loans from another bank account via text messaging for immediate credit. To enroll, members can call the Call Center and request a link via text or email or visit <https://greenvilleheritage.messagepay.com/payment/accountlookup> to get started. Once a member has made the first payment using Message Pay, they just have to text “PAY” to 864.469.5618. There is a \$5.99 fee associated with this service. This is the fee charged to us by Message Pay for the service. We still offer one-time ACH for \$15.00 and Loan Payments by Phone for \$10.00.



To avoid a fee, you can make your loan payments by transferring funds from a GHFCU savings or checking account, make your payment at the teller line, mail a check, use the online bill pay or leave the payment in one of our Night Drop boxes.

If you have any questions about any of these services or making your loan payment, please call the Call Center at 864.467.4160 during normal business hours.

## Earn up to \$55 Cash! Up to \$100 Cash for Your Friends!



**Did you know you can earn cash for your loan referrals? Start getting paid for giving good advice to your friends and family members!**

Following are the rewards by loan amount:  
\$5,000 to \$9,999. \$50 to borrower/\$25 to you  
\$10,000 to \$19,999 \$75 to borrower/\$40 to you  
\$20,000+ . . . . . \$100 to borrower/\$55 to you

Be sure to ask your friend/family member to mention the referral to the loan officer. As soon as the loan closes, we’ll put the referral incentive in your share account.

**Call 467.4160 or visit your local branch for more details on our loan referral program.**



Love My  
Credit Union  
rewards

**MORE SAVINGS.  
MORE POSSIBILITIES.**



There are more reasons than ever to love being a member of Greenville Heritage FCU. As a credit union member, you can enjoy exclusive savings on products and services you use everyday through Love My Credit Union Rewards Program. Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) for full program details.

- ♥ Members can get a **\$50 cash reward** for each line when they switch to **Spectrum Mobile**. Call 833-804-3916 to get this special member offer.
- ♥ Save up to \$15 on **TurboTax** federal products.
- ♥ Get \$25 off an in-office tax prep at an **H&R Block** office.
- ♥ Exclusive access to home tech support and protection with **Asurion Home+**
- ♥ Exclusive discount from the **TruStage** Home & Auto Insurance Program.
- ♥ Exclusive access to the **LMCUR Powersports**, RV & Boat Buying Program.
- ♥ Build your credit history with rent and save up to 30% with **Rental Karma**.

## GHFCU News Briefs

### HELOC Special: 3.99% APR for First 12 Months

Greenville Heritage now offers a traditional HELOC product that allows you to draw funds as needed. You don't even have to write a check! Simply login to Home Banking and transfer the desired amount from your HELOC to your checking or savings account. Contact Mary Heinecke, NMLS# 1832852, by phone at 864.688.1164 or email at [mheinecke@ghfcu.org](mailto:mheinecke@ghfcu.org) for more information or to apply!\*

*\*Special introductory rate applies to HELOCs of \$20k+ with an initial draw of at least \$5k taken at closing. Normal credit guidelines apply. Offer subject to end without notice. Full disclosures can be accessed on the Mortgages page of our website.*

### GHFCU Maintains 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!



Greenville Heritage  
FEDERAL CREDIT UNION



CREDIT UNION  
TRAVEL

## \$100 Hotel Dollar Bonus

Access Member-Only Hotel Rates with Credit Union Travel



Activate Your Free Membership at  
[CreditUnionTravel.com/cu/greenville-heritage-fcu](http://CreditUnionTravel.com/cu/greenville-heritage-fcu)  
and Get \$100 Hotel Dollars Today



The 2023 Holiday Season is almost here, and Greenville Heritage FCU has several products and services designed to help you maximize your gift giving this year!

### Christmas Club Accounts

REMINDER: Members who have a Christmas Club Account can make one FREE withdrawal during the 4th Quarter. If you do not have a Christmas Club Account, now is the perfect time to open one and start saving for next year's Christmas expenses!

### Holiday VISA Gift Cards

This Christmas, give the gift that everyone on your list is sure to love, a VISA Gift Card! VISA Gift Cards can be used at millions of stores worldwide, so you can relax knowing you are giving a gift your friends and family can really use! Plus, our \$3 fee is lower than most local retail merchants, which saves you money!



### Holiday Cash Gift Envelopes

For your convenience, holiday themed envelopes for your cash gifts will be available in November on a first come, first served basis.

### Skip-A-Pay

Skip your December loan payment(s) and have more money in your pocket for holiday expenses! To take advantage of this special offer, call **467.4160** or see a Teller/MSR after you have made your November loan payment and before your December payment due date.

*\*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, STS, Workout loans, and loans currently paid by Credit Disability Insurance, Credit Life Insurance, or Debt Protection are excluded. Repeated election of the Skip-A-Pay program on auto loans may reduce the coverage offered by GAP Insurance.*

# Nominations Requested

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.

Board of Director nominations should be submitted in writing to: Nominating Committee, Greenville Heritage FCU, P.O. Box 982, Greenville, SC 29602. The deadline for nominations is November 10, 2023.

**No nominations will be taken from the floor.**

If you wish to make a nomination, please contact the individual to assure willingness to serve. He or she must 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 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 of directors; 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 Membership Meeting on March 12, 2024.

CELEBRATING 75 YEARS

# INTERNATIONAL CREDIT UNION DAY 2023

*In honor of International Credit Union Day, we will hold our annual Member Appreciation Day October 19, 2023. Stop by one of our branches for your "Thank You" gift!*

Credit Union National Association | World Council | elan Credit Card | AMERICA'S CREDIT UNIONS

[www.greenvilleheritage.com](http://www.greenvilleheritage.com) • 864.467.4160 • 800.943.6928

**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.



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



**Greenville Heritage**  
FEDERAL CREDIT UNION