



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

October 2024

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Holiday Schedule

Columbus Day — October 14

Veterans Day — November 11

Thanksgiving — November 28

Black Friday — November 29
Main & Simpsonville Open
County/SCTAC Closed

Christmas Eve — December 24
County Square/SCTAC Closed
Main/Simpsonville Close at 1 p.m.

Christmas — December 25

New Year's Eve — December 31
County Square/SCTAC Closed
Main/Simpsonville Close at 1 p.m.

New Year's — January 1

Win \$2,500 in Time for Christmas!



Greenville Heritage FCU is excited to announce that we are giving members a chance to win \$2,500 Cash! Members will be able to register to win the \$2,500 Giveaway* through qualifying transactions from October 1 to November 30, 2024. The Grand Prize Drawing will be held on December 6, and one lucky member will have \$2,500 for Christmas shopping!

"After a nine-year hiatus, we decided to bring back the Cash Giveaway and make it even better, because it was always one of our most popular promotions. Who wouldn't love an extra \$2,500 for the holidays? We look forward to making one member very happy in December," said Alan Berry, President/CEO.

Members receive one complimentary entry. Just ask for it! Additional entries will be given for each qualifying transaction with the credit union during the promotion period as follows:

- ✓ Joining the Credit Union = 1 entry
- ✓ Opening a Checking Account with a Visa Debit Card = 2 entries
- ✓ Enroll in eStatements = 5 entries
(Tell a GHFCU employee to receive entries.)
- ✓ Getting a Loan or Depositing New Money** (Tiered based on dollar amount.)
 - \$500 to \$999 = 1 entry
 - \$1,000 to \$4,999 = 2 entries
 - \$5,000 to \$9,999 = 3 entries
 - \$10,000 to \$19,999 = 4 entries
 - \$20,000 and up = 5 entries

For full promotion details on the \$2,500 Giveaway, please visit our website, www.greenvilleheritage.com.

**Promotion dates: October 1 – November 30, 2024. Normal credit guidelines apply. No purchase necessary to register. Full promotion details are available at www.greenvilleheritage.com. **Entries for loans and deposits will be awarded based on new money totals. Recurring direct deposits are not eligible.*

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! Avoid Account Takeover!

Account takeover is an attack in which cybercriminals take ownership of online accounts using stolen passwords and usernames. The cybercriminals then use these credentials to commit fraud. They will purchase cardholders' Personally Identifiable Information (PII) via the dark web, often obtained from data breaches or from social engineering schemes. Stolen PII (e.g., name, address, email, phone number, date of birth, business name, cell phone provider, social media and logins and passwords) provides the necessary credentials for a fraudster to pose as a cardholder.

With this information, fraudsters can engage with the cardholder's financial institution and make changes to accounts or card settings to execute fraud. They may make demographic or Personal Identification Number (PIN) changes, apply for increased credit limits, or initiate travel exemptions to suppress or interfere with fraud-monitoring tools.

Common Fraud Schemes

Skimming/Point-of-Sale Malware — Skimming and point-of-sale (POS) terminal malware continue to be widespread methods for stealing data. Smaller, local merchants are now more likely to be targets than in years past.

Phishing — Schemes designed to trick cardholders into revealing confidential information continue to rise and are becoming more targeted and more difficult to identify.

Vishing/Smishing — These schemes use sophisticated methods via calls, voicemails, or texts to deceive cardholders into revealing critical information and disregarding legitimate fraud warnings. Red flags include hyperlinks and grammatical and punctuation mistakes.

For more info on scams, visit the Fraud Prevention site under the Resource tab on our website.

No Car Payments Winner!



Alan Berry, GHFCU President/CEO, presents check for \$4,800 to Brian Meetze (left), the winner of the 2024 Free Wheeling Sweepstakes. Inset picture: Board Chairman, Tom McDowell, drawing Meetze's name from the 154 eligible entries.

Greenville Heritage is pleased to announce that Brian Meetze was the winner of the **2024 Free Wheeling Sweepstakes**, so Greenville Heritage will be paying \$400 towards his car payment for 12 months! The drawing was broadcast as a Live Stream on our Facebook page.

Meetze has been a member of GHFCU since 2003. When asked what he thought when he heard he was the winner, Meetze said, "When I first answered the phone, I thought it was a scam, but then I recognized Kathy Moore's voice! So, I said, really? That's awesome! It really makes a difference!" Congratulations, Brian!



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!

Call 467.4160 or visit your local branch for 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 for full program details.

- ♥ Get a bigger discount this tax season with savings of up to 20% on **TurboTax** federal products.
- ♥ Save up to \$25 on in-office tax prep at **H&R Block**.
- ♥ 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 with rent and save up to 30% with **Rental Karma**.

Learn all about how your credit union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

GHFCU News Briefs

HELOC Special: 5.99% 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 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!



Win up to
\$5,000
in travel prizes!



Learn more at:
CreditUnionTravel.com/Sweepstakes



The 2024 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 2025 and have agreed to serve a three-year term from 2025-2028 if elected: Tom McDowell and Lynn Watkins.


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 15, 2024.


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 2025 Annual Membership Meeting on March 18, 2025.





World Council
WORLDWIDE FOUNDATION
for CREDIT UNIONS


INTERNATIONAL CREDIT UNION DAY

International
Credit Union Day
October 17, 2024

One World

through cooperative finance.

WOCCU.org/icuday 

*In honor of
International Credit Union Day,
we will hold our annual
Member Appreciation Day
October 17, 2024*

*Stop by one of our branches for
your "Thank You" gift!*

www.greenvilleheritage.com • 864.467.4160 • 800.943.6928

Home Office

520 W. Washington Street
Greenville, SC 29601

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

County Office

301 University Ridge, S-T400
Greenville, SC 29601

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



SCTAC Office

240 Terminal Road
Greenville, SC 29605

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

Simpsonville Office

350 Harrison Bridge Road
Simpsonville, SC 29680

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

24-Hour Instant Teller

800.399.4797



Greenville Heritage
FEDERAL CREDIT UNION

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