



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

October 2025

Inside this issue:

- Elder Fraud is on the Rise!
- NEW ACCOUNTS! Little Savers & Dream Savers
- Board of Directors Update
 - Kim Haulter Appointed
 - Lynn Watkins Resigns
- Board Nominations Requested
- Love My Credit Union Rewards!
- Christmas Offerings
- Skip-A-Pay in December
- Member Appreciation Day
- GHFCU News Briefs
 - Dormant Fee Increase
 - GHFCU Maintains Five Star Rating
 - Credit Union Travel
 - Bill Pay Upgrade
- 100% Account Verification

Holiday Schedule

Columbus Day — October 13

Veterans Day — November 11

Thanksgiving — November 27

Black Friday — November 28
Main & Simpsonville Open
County Closed

Christmas Eve — December 24
Close at 1 p.m.

Christmas — December 25
(County also closed on the 26th)

New Year's Eve — December 31
Close at 1 p.m.

PICK YOUR LOAN REWARD!

With Qualifying Loans of \$25,000+



**1.5%
RATE DISCOUNT**

or



**\$150
CASH BACK**



PLUS, 90 DAYS NO PAYMENT!

At Greenville Heritage Federal Credit Union, we believe you deserve more than just financial services — you deserve a financial partner that puts you first. Sure, banks and credit unions may offer similar products, but we want you to know the real difference: We're not here for shareholders. We're here for **YOU!** Our **MISSION** is "To promote the personal financial success of our member owners by providing affordable financial services."

The GHFCU difference is simple: we want you to pay us less — less in interest and less fees. When you choose GHFCU, you're not just a customer. You're a member. You're an owner. You're family.

Looking to finance a big purchase or refinance an existing loan? This quarter, GHFCU credit union members **WIN BIG** with an opportunity to **PICK YOUR REWARD** on consumer loans

of \$25,000 or more. Something Banks Would Never Offer! Big banks give you one-size-fits-all. We give you choices — cash back or rate discount, plus no payments until 2026!

YOUR LOAN, YOUR PERKS: The fun part, **PICK THE REWARD** that pays off big!

✓ **1.5% Interest Rate Discount** — Lower your monthly payments and save big over the life of your loan; **OR**

✓ **\$150 Cash Back** — Get instant cash!

Ready to get started? Just call our Loans by Phone Hotline at **864.370.5670** or apply online at **www.ghfcu.org**.

*Promotion dates: Oct. 1 - Dec. 31, 2025. Normal credit guidelines apply. Refi of existing GHFCU loan must include \$25k new money. Mortgages and VISAs excluded from this promotion. Rate discount cannot take the interest rate below the floor for financed product. 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.



Elder Fraud is on the Rise

Quite a few of our older members have been victimized by fraudsters in the past few months, so we wanted to remind members of the Fraud Prevention Resource on our website, which now includes a Fraud Risk Meter and Fraud Report & Recovery tools. Here are a few timely reminders and common scams:

The Basics:

- If a deal seems too good to be true, it probably is!
- You should not have to pay a fee of any sort to claim a legitimate prize.
- Never pay to play in a sweepstakes.
- Never pay money to claim a prize.
- Do NOT give out prepaid or gift card serial # off the back of the card to someone you do not know.

Beware of These Common Scams:

Asset Theft — Often more extensive and typically involves abuse associated with Powers of Attorney, real estate transactions, identity theft or tax manipulation. Vulnerable adults, who may be more trusting, gullible, or less financially sophisticated, are often targeted.

Grandparent Scam — Perpetrator poses as a grandchild of the older adult and requests that he or she load a MoneyPak or wire money to help “the grandchild” get out of a bad situation.

Home Repair — Victims are coerced, intimidated or otherwise conned into paying unreasonable amounts for poor quality work for services such as roofing, paving, auto body repair, etc.

Social Security — Someone contacts you saying your Social Security number has been compromised or that you owe money and must act right away to straighten things out.

NEW! Two High Yield Savings Accounts

Earn 7 % APY on Deposits up to \$2,500

Greenville Heritage FCU is proud to announce the creation of two new savings accounts, designed to help minors and young adults up to 30 years of age get their financial future started on the right track.

The **Little Savers Account*** is available to minors, newborn to 17 years old. As with all minor accounts, an adult must be joint on the account and must be a member of GHFCU. Opening deposit of \$50 is required. Pays an APY of 7% up to a maximum average daily balance (ADB) of \$2,500, and there is no minimum balance for dividends to be earned.

COMING SOON! The **Dream Savers Account*** is for Young Adults, 18 to 30 years of age, who are committed to saving for a specific goal or to start securing their financial future at an early age. We encourage you to set an appointment with one of our credit experts upon opening your Dream Savers account. After the opening deposit of \$100, make deposits totalling \$100 each month for the next 11 months, and we will deposit \$100 into the account in the 13th month. You can then use the \$1,300 for a down payment on a car or a share secured loan to build credit.

**This account does not establish membership. Member must also have a regular savings account. Balances above \$2,500 will earn the regular savings dividend rate. When the member ages out of the special account, the funds will automatically roll into the regular savings account. \$100 Dream Savers Reward is a one-time offer.*

Board of Directors Update

Kim Haulter Appointed to Complete the Unexpired Term of Lynn Watkins



Kim Haulter has been appointed to the Board to fill the unexpired term of Lynn Watkins in August. Haulter has been a member of the Credit Union since October of 2004, when she began her employment with Greenville Water. Haulter was hired as a Service Clerk in the Engineering Department, promoted to Engineering Secretary, and has served as Executive Assistant for the past 14 years.

Lynn Watkins resigned from the Board of Directors earlier this year, after accepting a job for Lexington County. Watkins joined GHFCU in March 2014 and began serving on the Nominating and Supervisory committees in 2019. She was named Chair of the Supervisory Committee in 2021. Watkins joined the Board in June 2022 and had served as Board Secretary since January 2024. Thank you for your dedicated service, Lynn! You will be missed!



Board Nominations

The following members of the Greenville Heritage FCU Board of Directors are up for re-election in 2026 and have agreed to serve a three-year term from 2026-2029 if elected: Dan Shirley, Myron Alderman and John Owings.

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 14, 2025. **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 2026 Annual Membership Meeting on March 24, 2026.



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 Karma**.

Learn all about how your Greenville Heritage membership gets you all these exclusive savings and more by visiting LoveMyCreditUnion.org.



The 2025 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!



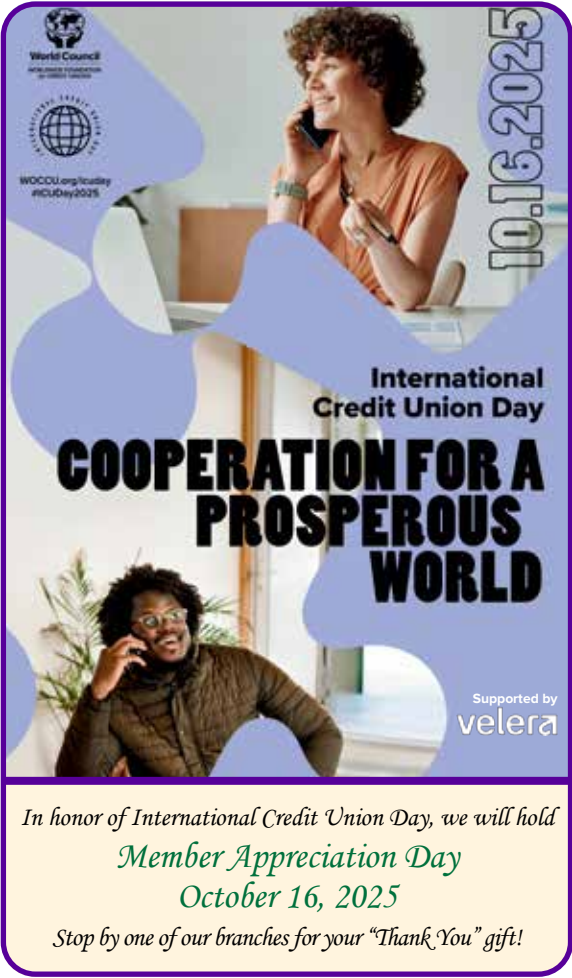
Holiday Cash Gift Envelopes

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, 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.*



Dormant Account Fee Change Notification

Effective November 1, 2025, the fee for dormant accounts will increase, and the minimum balance requirement to avoid the fee will be removed.

Dormant Account Fee — Current: \$5.00 New: \$10.00

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!

Take Advantage of CU Travel Discounts!

Have you claimed your FREE membership in Credit Union Travel? Visit www.credituniontravel.com/cu/greenville-heritage-fcu to take advantage of 1.2 million+ hotel deals, 24/7 live booking support, and no hidden fees because we believe travel should reward you, not drain your wallet.

Bill Pay Upgrade - Check Free Next!

On September 17, we launched a new and improved version of our Bill Pay service, CheckFree Next! Users can now find their eBills and reminders in a prominent Unpaid Bills section. Other billers are arranged by activity in the My Billers section, and a search bar helps members navigate through Bill Pay more quickly. Aesthetic and functionality enhancements allow for improved accessibility and conformance with Web Content Accessibility Guidelines.

ATTN: Review This Statement Carefully!

The Audit Division of the Carolinas Credit Union League, PLR Auditing Service, is conducting the biennial 100% Account Verification on behalf of Greenville Heritage FCU as required by the NCUA with the September statement mailing. Please review your September statement carefully and notify PLR Auditing Service if there are any errors. In the event of errors, please copy the statement, circle and explain the error, mail the statement and form below to: Professional League Resources, Greenville Heritage FCU, ATTN: Audit Dept, P.O. Box 4967, Greensboro, NC 27404. Please include your best contact information in the event they need to reach you.

GHFCU 100% Account Verification

NAME _____

ADDRESS

CITY _____, ST _____ ZIP _____

DAYTIME PHONE NUMBER: (____) _____-_____

E-MAIL ADDRESS: _____

Statement Example:



**Greenville Housing
Credit Fund**

P. O. Box 2564
Greenville, SC 29602

Statement Ending 05/31/2025

Page 4 of 4

RETURN REQUESTED

Managing Your Account

- Call Center 804.457.4101
- Instant Transfer 803.388.4797
- Online Services www.greenvillehousing.com
- Website App GHTFCU 2 Go!



**DOGGONE GOOD
LOANS**

EARN \$250 CASH

With Qualifying Loans of \$25,000*

www.ghfcu.org/250

Summary of Accounts

Account Type	Account Number	Ending Balance
REGULAR SAVINGS	0000000001	\$137.09
HYPOTHECARY ADVANTAGE ACCOUNT	0000000002	\$1,326.47
Total Current Value		\$1,463.56
Loan Account		
	Account Number	Ending Balance
	0000000015	\$880.39
	0000000030	\$20,000.00
	0000000032	\$20,485.00
20. 05. 18. 1470		
Total Current Value		\$21,485.39

REGULAR SHARES - XXXXXXXXXX001

Account Summary	Description	Amount
05/31/2025 Beginning Balance	Interest Paid Year To Date	\$0.00
05/31/2025 Ending Balance		\$0.00

Other Credits	Amount
05/31/2025	\$0.00




Member FDIC