



## FALL IN LOVE WITH THE LOAN AS MUCH AS THE HOME!

Spring is in the air which means homes are going up for sale! If you're in the market for a new home, now is the time to look. But before you do, visit us to understand your mortgage loan\* options. We can help you set your budget so you can fall in love with the loan as much as the home.

- **All major loans - Conventional, Jumbo, FHA, VA, USDA and ARMs**
- **Very competitive interest rates and closing costs**
- **Guidance from qualified mortgage loan representatives**
- **Pre-approval options**

Apply today! Visit us [online\\*\\*](#) for more information.

\*All loans subject to credit approval. Terms and conditions may apply. NMLS #3028 | NMLS #446248 | AmeriCU is a division of Towne Mortgage Company. Programs available only to qualified borrowers. Programs subject to change without notice. Underwriting terms and conditions apply. Some restrictions apply. \*\* If a smart phone or tablet is used, data rates may apply.



## Our auto loan rates are a breath of fresh air!

The spring deals on our new and used vehicle loans\* and our competitive rates are a breath of fresh air! With rates as low as **2.49% APR\*\***, you'll want to shop for your next car now.

Apply [online\\*\\*\\*](#) for your car loan and get pre-approved so you know exactly how much car you can afford before you shop.

\*All loans subject to credit approval. Rate may vary based on individual credit worthiness. Rates are subject to change at any time without notice. \*\*Annual Percentage Rate. \*\*\*If a smart phone or tablet is used, data rates may apply.



## WHEREVER YOU GO, WE GO WITH YOU!

Stuck at home? Don't feel like visiting the branch? You don't have to! Wherever you are, and wherever you may go, you're always just a few clicks or taps away from your funds.

Prefer an ATM or physical branch? You've got nationwide options for those too! Take a look at all of our options for you to access your funds remotely, whenever you need them:

[Online Banking](#) - Enroll today!

[Mobile Banking](#) - Download our app today from the [App Store®](#) or on [Google Play™](#)

[Surcharge-Free ATMs](#) - Visit [co-opcreditunions.org](http://co-opcreditunions.org) to find a branch location or surcharge-free ATM near you - nationwide!

Learn more about our remote access options at [www.gaheritagefcu.org](http://www.gaheritagefcu.org).



# POCKET-SIZED PAYMENT POWER

We've got the powerful pocket-sized payment card you need for your wallet. If you're looking for a credit card that packs a punch, apply for our VISA® credit card\* today!

- **Rates as low as 9.9 APR%\*\***
- **No annual fee**
- **25-day grace period on purchases**
- **Online account management and payments**

Get the pocket-sized payment power you need for your wallet today.

Apply online at [www.gaheritagefcu.org](http://www.gaheritagefcu.org) now.

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## What are the most popular uses of a home equity line of credit\*?

There are not many limits on how you can use your home equity, but there are a few good ways to make the most of your line of credit. Take a look at these top 5!

- 1. Home improvements** - Borrow against your home to remodel and grow your home's value.
- 2. College costs** - Use the funds to take care of big expenses such as college tuition.
- 3. Debt consolidation** - Consolidate all of your debts in a home equity loan and start paying one single payment, once a month.
- 4. Emergency expenses** - Use the equity to take care of those unexpected emergency expenses such as car repairs, medical costs or more.
- 5. Wedding expenses** - Borrow the equity to fund a large milestone event such as a wedding or big-ticket vacation.

If you're interested in learning more about how you can put your home's equity to work for you, visit us [online](#) today.

*\*Rates and terms vary depending on loan-to-value ratio, credit evaluation and underwriting requirements. This is a variable rate loan product. The interest rate you are charged may increase after the loan is closed. All credit union loan programs, rates, terms and conditions are subject to credit approval and may change at any time without notice. NMLS #446248*



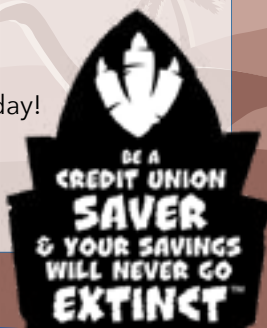
## April is National Credit Union Youth Month™

April is National Credit Union Youth Month™ which is a great time to encourage kids to develop healthy saving habits in a fun and exciting way.

We want to encourage youth savings by teaching kids that becoming a credit union saver will prevent their savings from going extinct. In fact, by depositing funds into their savings account, youth can earn dividends and watch their money grow.

During the month of April, we invite you to bring your kids by the credit union to safely celebrate this important month with a fun giveaway.

Learn more about our youth accounts at [www.gaheritagefcu.org](http://www.gaheritagefcu.org) and open yours today!



## Stay safe when using an ATM with these 7 tips

1. Avoid ATMs in dark or remote places and examine the machine before using it. If anything appears strange, go somewhere else.
2. Stay alert and aware of your surroundings at all times. If you see people lurking around an ATM or if you sense someone crowding you as you use the ATM, find another location.
3. Keep car doors locked and all passenger windows closed when using a drive-up ATM.
4. Always keep your card and PIN in a safe place and do not give to anyone.
5. Minimize time spent at ATMs. Have your card ready and all transactions prepared before you approach an ATM. As soon as your transaction is complete, place your money and receipt in your purse or wallet and count the cash later in the safety of your car or home.
6. Always check your statements to be sure there are no unusual withdrawals.
7. Report all crimes to the credit union and law enforcement immediately.

## IT'S TIME TO SPRING CLEAN YOUR PASSWORDS!

Want to keep your personal data and financial information secure? One primary safeguard against hackers is to use a password manager and randomized passwords. A password like 'ABC123' may be easy to remember, but it's also simple to guess. Using one of these free password managers to help you create and manage strong, unique passwords can prevent against the threat of hackers and identity fraud.

1. [Last Pass](#)
2. [LogMeOnce](#)
3. [BitWarden](#)
4. [Enpass](#)
5. [Avira](#)

There are many more password managers available with varying features so you might choose to research your full options before choosing one but using a password manager is considered one of the safest ways to keep your data safe. Utilize the spring-cleaning season to spring clean your passwords and increase the security of your personal information!



## Ready for a safe and socially distanced getaway?

If you're like most everyone in the world, you're probably feeling a little overdue for a nice getaway vacation! The good news is there are many ways to get out and explore with your family while still keeping a safe distance.

Whether you rent a RV and hit the open road to see the country or steal away to a remote beach, we can help you make it happen with a personal loan\*!

We offer:

- Loan rates as low as **8.95% APR\*\***
- Flexible repayment terms
- Quick and easy application process & more

If you're ready to get away, apply online today!

*\*All loans subject to credit approval. Rate may vary based on individual credit worthiness. Rates are subject to change at any time without notice. \*\*Annual Percentage Rate.*



*Member Only Deals*  
Enjoy Exclusive Savings Every Day

Love My Credit Union® rewards

Get more from your credit union membership at [LoveMyCreditUnion.org](https://www.LoveMyCreditUnion.org)



# GHFCU

## in the Community

### INTERNATIONAL PAPER

#### GHFCU hosts membership and lending presentations at International Paper

On March 15th, Credit Union representatives were invited to attend the employee orientation for International Paper where we offered a brief overview of GHFCU's history, products and services, amenities and locations. We look forward to welcoming more International Paper employees to our membership!



#### GHFCU women leaders featured in Effingham Magazine

Recently, [Effingham Magazine](#) released their Women's edition in which the credit union was able to showcase two of our leaders. Billie Dees, VP of Lending and Latrice Wright, Mortgage and Home Equity Specialist are both excellent assets to our team and we're proud of their contributions to our members!



#### St. James A.M.E. Church Annual Conference

Georgia Heritage FCU was proud to donate pens, calendars and hand sanitizer key chains to the St. James A.M.E. Church Annual Conference. GHFCU is expected to collaborate with the church during the summer 2021 to host an educational seminar. Stay tuned for details!

#### Podcast coming soon!

GHFCU is launching a podcast series! Stay tuned to [www.gaheritagefcu.org](http://www.gaheritagefcu.org) so you can tune in and hear the latest consumer and money management tips from your Credit Union.



**Georgia Heritage**  
FEDERAL CREDIT UNION

#### Locations:

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Savannah, GA 31415

102 Park Ave.  
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200 Stephenson Ave.,  
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Rincon, GA 31326



**912.236.4400**

[www.gaheritagefcu.org](http://www.gaheritagefcu.org)



#### Smartline

912.233.6491 • 1.800.408.6466

#### Holidays - Branches closed:

Memorial Day  
Monday, May 31, 2021

Independence Day  
Monday, July 5, 2021 (Observed)



Federally insured by NCUA