



Georgia Heritage FEDERAL CREDIT UNION

Newsletter • Winter 2024

SAVE MORE IN 24'!

Did you resolve to save more this year? You can do it easily by opening a high-earning share certificate from the credit union! You can watch your investment earnings grow as you go.

12-Month Share Certificate
Rates as high as 5.5% APY*
\$500 Minimum to open

Save more in 24' by opening your share certificate today. Visit www.gaheritagefcu.org to learn more.

**Annual Percentage Yield. Limited time offer. Effective 11/1/2023. Rates subject to change at any time without notice. Federally insured by NCUA. Certificate dividends compounded and credited monthly. Early withdrawal penalties may apply which will reduce earnings. For automatic renewals, there is a 7-day grace period after maturity in which you may withdraw without an early withdrawal penalty. Other rates and terms are available.*



G.P.A. CREDIT UNION MERGER ANNOUNCEMENT

It's Official, G.P.A. Credit Union will be merging into Georgia Heritage Federal Credit Union effective January 1, 2024! This past summer, we received approval for the merger from the National Credit Union Administration and the Georgia Department of Banking and Finance. On November 29, 2023, the members of G.P.A. Credit Union's voted to approve the merger.

G.P.A. Credit Union currently has approximately \$16 million in assets and 1,600 members. After the merger, Georgia Heritage Federal Credit Union will be over \$140 million in assets and have over 15,000 members.

The merger will give G.P.A. Credit Union access to additional branches, services and resources to better serve them. We are very excited to welcome the G.P.A. Credit Union members into the Georgia Heritage Federal Credit Union family!



www.gaheritagefcu.org

NEED A DEBT RESET?

Are you carrying the weight of excess debt on your shoulders? Reset that debt now with a personal loan! You can bundle multiple existing debts into one new loan with one payment due once a month. Plus, you'll enjoy:

Rates as low as
8.95% APR*

Reset your debt now by
[applying for a debt consolidation loan!](#)

*Annual percentage rate. All credit union loan programs, rates, terms and conditions are subject to underwriting and credit approval and may change at any time without notice. The rate you receive is determined by your credit report score.



OPEN THE CHECKING ACCOUNT THAT'S CUSTOMIZED FOR YOUR LIFESTYLE!

Are you shopping for a new checking account? Our premium account has countless benefits that'll help you protect your finances, save money on everyday purchases, and enjoy your life!

Benefits*:

- Earn monthly dividends on a minimum average daily balance of \$500
- 2 free Non-GHFCU ATM transactions per month with Direct Deposit and eStatements
- Free Visa® Debit Card with signature-based Choice Card rewards
- Access to 5,000+ CO-OP shared branches and surcharge-free ATMs
- Apple Pay®, Samsung Pay®, and Google Pay™
- Free mobile banking, online banking, and bill pay
- Remote Check Deposit
- IDProtect®
- And much, much more!

[Learn more](#) and [apply for your premium checking account](#) today.

*Checking Accounts subject to approval. Restrictions apply. Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are only available to the account holder(s).



YOU'RE INVITED! 2024 ANNUAL MEETING

You are invited to attend our 2024 annual meeting. We will inform you about the progress the credit union made last year and layout the goals and plans we have for the future. Due to limited seating, a reservation is required. Since this is a business meeting, everyone in attendance must be a member. To reserve your seat today, please call (912) 236-4400.

Tuesday, March 26, 2024 | 6:00 p.m.
Carey Hilliard's Banquet Hall
11111 Abercorn St. | Savannah, GA 31419

Letter from the Board of Directors

The Nominating Committee submits the following names for consideration:

- Susan Helmey
- Randy Hutchenson

Respectfully submitted,

Nominating Committee:

Mike Lamb
Shelia Donaldson
Lisa Winter

Nominations also may be made by petitions submitted by members. Members who desire to name a nominee or nominees for a vacancy should prepare and submit a petition in accordance with the following procedures:

1. Petition must be signed by 138 primary members of Georgia Heritage Federal Credit Union.
2. Petition must be accompanied by a completed Volunteer Application indicating that the person is agreeable to nomination and will serve if elected to office. Each nominee will undergo a credit check and background check to determine bondability. The nominee must state his/her willingness to attend Board meetings and devote such time as needed to fulfill this 3-year obligation.
3. Petition must be filed with the Board Secretary of Georgia Heritage FCU by February 15, 2024. Petitions may be left at the Credit Union and will be forwarded to the Secretary.
4. Only members 18 years of age or older can be nominated for the Board and are eligible to vote.

For more information about becoming a credit union volunteer on our Board of Directors or Supervisory Committee, please contact us at volunteer@gaheritagefcu.org.



WE'RE ACCEPTING SCHOLARSHIP APPLICATIONS!

GHFCU will soon be accepting applications for our 2024 Scholarship. Funding is available for GHFCU Members and their dependents! Anyone who lives, works, worships, or attends school in Chatham, Effingham, and Bryan Counties are eligible to open an account at Georgia Heritage Federal Credit Union. If you're not a member, open an account today!

This year, GHFCU will award two college scholarships - a \$2,000 first-place prize and a \$1,500 second-place prize. The online application process will open to high school seniors February 1, 2024. As part of the submission process, applicants will be required to submit a video that showcases their creativity and commitment to the community.

Criteria:

- A. For scholarship purposes, the term dependent is defined as: a natural or adopted child, stepchild, or ward who is a dependent of a Georgia Heritage Federal Credit Union member. The parent (guardian) must be a Credit Union member in good standing prior to the application deadline.
- B. Must enter an accredited college or technical school as a full-time student within six months after completion of high school.
- C. If an applicant or their immediate family has caused a loss to Georgia Heritage Federal Credit Union in the past, the applicant is ineligible for the scholarship program.
- D. High School student must graduate with or before their class.

To learn more and apply, visit www.gaheritagefcu.org/college-scholarships/

OUT WITH THE OLD, AND IN WITH THE NEW!

How's your current credit card balance? Feel like you're simply covering the interest with your monthly payments? Transfer your balance from your credit card with another financial institution to a new card at the credit union with a better rate and more benefits!

Our VISA® Card offers:

- Competitive rates
- No annual fee
- No minimum finance charges
- Online account management and payments
- 24-hour cardholder assistance by phone
- Rewards points

Get rid of that old, non-competitive credit card and replace it with a VISA® card from the credit union. [Apply today!](#)

**Subject to credit approval. Terms and conditions apply. See credit union for full details.*

SECURITY CORNER



HAVE A FRAUD-FREE NEW YEAR!

Fraudsters continue to find new ways to lure consumers into handing over their personal data and/or financial information with each new year. The best way to prevent falling victim is to remain abreast of the latest scams. Review these 6 common scam types and prevention techniques to keep your data safe and enjoy a fraud-free new year!

1. **Email Scams** - Scammers can make emails look like they are from a legitimate business, government agency, or even the credit union. NEVER click on links or open attachments in unsolicited emails.
2. **Phone Scams** - Scammers use artificial intelligence to recreate voices of your loved ones and call you to indicate that loved one is in trouble and needs money. Never trust a call of this sort. Experts recommend families adopt a "code word" system to use in such situations. Always verify the loved one is okay by calling them directly and verifying their whereabouts. If there is an issue, report it to law enforcement. Report any suspicious calls to the FTC.
3. **Money Transfer Scams** - If you haven't met a person face-to-face, don't send them money. This is especially true if the person asks you to transfer funds using a pre-paid debit card or CashApp. Money sent to strangers in this way is untraceable, and once it is sent, there's no getting it back.
4. **Online Payment & Purchase Scams** - Don't shop retailers' sites you aren't familiar with. Research the retailer you're shopping and ensure the site is secure before entering payment information.
5. **Personal Data Scams** - Never share financial information, birthdate, address, Social Security/Social Insurance number, or Medicare number with an unsolicited caller or emailer.
6. **Social Media Scams** - Use privacy settings on social media and only connect with people you know. Be careful about including personal information in your profile, and never reveal your address and other sensitive information.



GHFCU in the Community



Georgia Heritage
FEDERAL CREDIT UNION

Locations:

1085 W. Lathrop Ave.
Savannah, GA 31415

102 Park Ave.
Pooler, GA 31322

200 Stephenson Ave.,
Suite 100
Savannah, GA 31405

5745 Hwy. 21 South
Rincon, GA 31326



912.236.4400

www.gaheritagefcu.org



Smartline

912.233.6491 • 1.800.408.6466

Holidays - Branches closed:

New Year's Day :
Monday, January 1, 2024

Martin Luther King, Jr. Day:
Monday, January 15, 2024

President's Day:
Monday, February 19, 2024

Breast Cancer Awareness

GHFCU staff members distributed Breast Cancer Awareness ribbons and informational cards to all members who visited the branch during October, while supplies lasted. The credit union also made a \$528 donation to the Telfair Mammography Fund to cover one biopsy for an uninsured or underinsured patient in the Savannah area!



Salvation Army's Angel Tree Project

GHFCU employees and Board of Directors participated in Salvation Army's annual Angel Tree Project, adopting several local children to give gifts for the holidays!



Pooler Renovation Celebration

The credit union hosted a week-long celebration at the newly renovated Pooler branch with snacks, a free giveaway, and other goodies.



ICU Day 2023

To celebrate International Credit Union Day on October 19th, each branch hosted a concession table offering free snacks, drinks, and other CU goodies to members.



Mr. Duncan (GHFCU member) visits the Lathrop branch on ICU Day

Love My Credit Union rewards
**MORE DEALS
MORE REWARDS
MORE TO Love**



Federally insured by NCUA