



Georgia Heritage

FEDERAL CREDIT UNION

Newsletter • Summer 2025

TAKE THE VACATION OF YOUR DREAMS!

Summer isn't over yet! There's still time to squeeze in the vacation of your dreams with a little help from the Credit Union. Simply apply for a quick cash loan* today and then book your dreamy getaway.

\$1,200 | 12 Months | 12% APR*

Don't just dream about the vacation, take it! Visit www.gaheritagefcu.org for details.

*APR = Annual Percentage Rate. A loan of \$1,200 for 12 months at 12% APR has an estimated monthly payment of \$107.00. Only one Quick Cash Loan may be granted per member at a time. The Quick Cash Loan program includes Holiday, Emergency, and Strike Loans. This loan is open to members in good standing with the credit union and no active bankruptcy. Rate effective as of 6/1/2025, promotion may end at any time. \$35 application fee is due at the time of submission.

WHATEVER FLOATS YOUR BOAT!

Boat & Watercraft Loans

Looking for water adventure this summer? Whether you prefer sailing away into the ocean or jet skiing the local lakes, we have great loans for whatever floats your boat!

Rates as low as
5.89% APR*

Find the watercraft that suits your adventure style and [apply](#) for your boat or watercraft loan today.

*Annual Percentage Rate. Rates and terms subject to credit worthiness, approval, and underwriting. Rate valid as of 7/1/2025. Rates subject to change at anytime. \$50 application fee due at submission. | See Credit Union for full details.



www.gaheritagefcu.org

MAKE THIS THE BEST SUMMER YET WITH VISA®!

Whether you're vacationing afar or stay-cationing near home, you can make this the best summer yet. Simply apply for a **VISA®** credit card* at the Credit Union.

We offer:

- Rates as low as 9.9% APR**
- No annual fee
- No minimum finance charges
- No Fee balance transfer if implemented at time of account opening
- Online account management and payments
- 24-Hour cardholder assistance by phone
- uChoose Rewards Program

Make this the best summer yet with a Visa® Credit Card from GHFCU. [Apply today!](#)

[GHFCU Cardholder Agreement Disclosure](#)

*Subject to underwriting and credit approval. Rate subject to creditworthiness. Balance transfer must be done at the time of account opening to qualify for fee free balance transfer. See Credit Union for full details. **Annual Percentage Rate. Rate valid as of 3/31/2025.

NOT JUST A HOUSE, A HOME

We understand the importance of home ownership. A residence is more than just a house, it's a home you can retreat to, a place to raise a family, somewhere you can establish roots. So, we've crafted the competitive mortgage solutions* that can help you make the house you find, become the home you want.

- Fixed rate loans
- FHA, VA, USDA and ARM loans
- Guidance from qualified mortgage loan representatives
- Pre-approval options

Don't just look for a house, look for the place you can call home...and look to us for your home loan.

[Start your application today!**](#)

*All loans subject to credit approval. Rates and terms subject to credit evaluation, loan to value ratio and underwriting requirements. Programs available only to qualified borrowers. Programs subject to change without notice. Restrictions may apply. FHA- Federal Housing Administration, VA Veterans Administration, USDA- United States Department of Agriculture, ARM- Adjustable Rate Mortgage. MemberFirst Mortgage NMLS#149532 | GHFCU NMLS#446248 **If a smart phone or tablet is used, data rates may apply.



CHANGES TO FUNDS AVAILABILITY POLICY EFFECTIVE JULY 1, 2025

Starting July 1, 2025, Credit Unions across the United States will implement changes to their Funds Availability Policies, in accordance with federal regulations under Regulation CC. These updates are designed to give members quicker and more consistent access to their deposited funds, while accounting for inflation and changes in financial practices.

These changes are part of a routine adjustment process required under the Dodd-Frank Wall Street Reform and Consumer Protection Act, which mandates that certain funds availability thresholds be reviewed and updated for inflation every five years by the Consumer Financial Protection Bureau (CFPB) and the Federal Reserve.

Key Policy Updates:

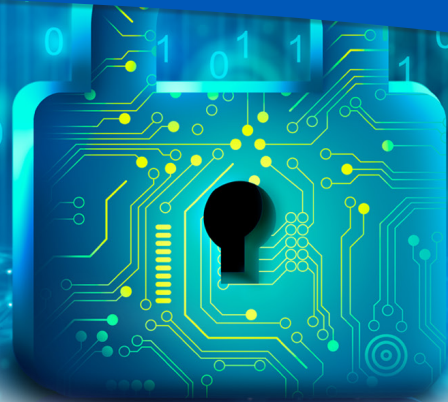
1. **Next-Day Availability:** For deposits requiring next day availability, the minimum amount of a check deposit that must be available for withdrawal on the next business day increases from \$225 to \$275.
2. **Large Deposits:** If you deposit checks totaling more than \$6,725, the amount over that threshold may take up to nine business days to become fully available.
3. **New Accounts:** For new accounts opened within the last 30 days, the amount of deposits that must be made available within the first business day also increases to \$6,725.
4. **Cash Withdrawals:** You can now withdraw up to \$275 in cash on the same business day as your deposit—up from the previous \$225.
5. **Electronic Deposits:** Funds from electronic deposits (such as direct deposits and wire transfers) are not affected by these changes and will generally remain available on the next business day.

Please note that while these updated dollar amounts represent the federal minimum availability standards, Credit Unions may place longer holds under certain circumstances. These include cases involving re-deposited checks, accounts with repeated overdrafts, or deposits believed to be suspicious or potentially fraudulent.

For members this means you'll generally have access to more of your deposited funds more quickly. These adjustments are federally mandated and apply to all Credit Unions nationwide. The changes reflect efforts to keep deposit availability rules in line with inflation and modern banking practices.

We recommend reviewing your Credit Union's updated Funds Availability Disclosure to understand how these changes may apply to your account. For any questions or clarification, contact a member service representative.

SECURITY CORNER



HOW TO KEEP YOUR FINANCIAL DATA SAFE IN THE DIGITAL AGE

In today's increasingly digital world, protecting your financial data is more important than ever. From online banking to mobile payments and investment platforms, your sensitive information is constantly being stored, accessed, and transmitted online making it a prime target for cybercriminals.

1. **Use strong, unique passwords** - Avoid reusing passwords across financial accounts. Create complex, unique passwords and consider using a password manager to store them securely.
2. **Enable Multi-Factor Authentication (MFA)** - Always enable MFA on banking, investment, and payment apps. This adds an extra layer of protection by requiring a second form of identification beyond just your password.
3. **Watch for phishing attempts** - Scammers use emails, texts, and fake websites to trick you into giving up personal info. Always verify the source before clicking links or downloading attachments—especially those requesting financial access.
4. **Monitor accounts regularly** - Check your account and credit card statements frequently for unauthorized transactions. Set up alerts to receive notifications for any unusual activity.
5. **Keep software and devices updated** - Install security updates for your devices, browsers, and apps as soon as they become available. These updates often patch critical vulnerabilities.
6. **Use secure networks** - Avoid accessing financial information over public Wi-Fi. Use a trusted VPN if you must use unsecured networks.
7. **Be careful what you share online** - Oversharing on social media can give scammers clues to your security questions or passwords. Keep your personal and financial information private.

Protecting your financial data isn't just a one-time effort—it's a continuous process. Stay informed, stay vigilant, and don't let convenience compromise your security.

Love My
Credit Union®
rewards

**MORE DEALS
MORE REWARDS
MORE TO**

Love



GHFCU *in the Community*

Congratulations to the 2025 Scholarship Winners

Each year, GHFCU offers two scholarships to high school seniors entering a college, university, or trade school after graduation. The scholarships, a \$2,000 First Place prize and \$1,500 Second Place prize are awarded to students with the two highest application scores, who demonstrate a remarkable commitment to their studies and community. We are proud to announce the two winners of the 2024 Georgia Heritage Federal Credit Union Scholarships:



Mary Edenfield, First Place



Hannah Jane Gard, Second Place



GHFCU Donated to Crossroads Academy

The Credit Union donated an ice maker to the Crossroads Academy school, and brought breakfast for the teachers and staff to show our appreciation for their continuous hard work.

Donation to Gilliard and Company

In honor of National Foster Care Awareness Month, GA Heritage FCU made a donation to Gilliard and Company, a local organization that helps teens and young adults as they transition out of foster care.



Credit Union Participates in Walk MS Savannah

GHFCU staff joined together on March 30th to participate in the 2025 Savannah Walk MS. This organization brings passionate people together for a powerful purpose: to end Multiple Sclerosis forever! We also made a contribution to the walk fund in support of the National MS Society's mission.



GHFCU Hits Home Run at GPA Benefits Fair

The Credit Union recently attended the Georgia Port Authority's baseball themed benefits fair to talk with employees about all the benefits the Credit Union has to offer. The event was a home run!

Credit Union Chipping for Charity

GHFCU sponsored the Pooler Lions Club 10th Chipping for Charity Golf Tournament on May 3 at Crosswinds Golf Club. The Pooler Lions Club uses the money raised from the tournament to help support their many service projects in five core areas- Vision, Hunger, Environmental, Childhood Cancer, Diabetes, and more.

Earth Day Sponsor

The Credit Union sponsored the 25th annual earth day Savannah celebration, where we handed out eco-friendly products for community members to incorporate into their daily lives!



Employee Appreciation

GHFCU hosted an employee appreciation day to recognize the hard work and dedication of our staff members.



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

After Hours Hotline

1.877.755.3146

Holidays - Branches closed:

Labor Day :

Monday, September 1, 2025

Credit Union Sponsors Turtle Trot

GA Heritage FCU sponsored the Tybee Island Marine Science Center's Turtle Trot, a fundraiser to support the Tybee Sea Turtle Project and the most fun way to kick off Georgia's sea turtle nesting season!



Proud Sponsor of the Savannah Derby Devils

The Credit Union is a sponsor for the current season of the Savannah Derby Devils, the local women's roller derby team. The team is off to a great start so far!



2025 Annual Doggie Carnival

GHFCU attended the 2025 Annual Doggie Carnival in May hosted by the Humane Society for Greater Savannah. Doggie Carnival is a fun-filled carnival with local food, drinks, doggie derby (dog races), dog obstacle courses, bounce houses, cotton candy, popcorn, ice cream and many dog and kid friendly games and activities.



Federally insured by NCUA