



# Georgia Heritage FEDERAL CREDIT UNION

Newsletter • Spring 2025



## HIT THE BRAKES FOR GREAT RATES!



If you're shopping for a new car you'll surely hit the brakes for our auto loan rates! We've got great financing deals on new and used vehicles this spring. Plus, you can apply for your car loan and get pre-approved so you know exactly how much car you can afford before you shop.

**Rates as low as 4.49% APR\***

Hit the brakes for our auto loan rates and [apply today!](#)

\*Annual Percentage Rate. Rate effective as of 3/31/25. Rates and terms subject to credit worthiness, approval, and underwriting. | See credit union for full details.

## WHY PAY YOUR LANDLORD'S MORTGAGE WHEN YOU CAN PAY YOUR OWN!

Tired of paying rent? Why not put your hard earned money toward your own mortgage? We offer competitive home loans\* including zero down payment options. Apply to get preapproved so you know how much home you can comfortably afford before you shop.

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

[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.



## SPRING INTO SAVINGS WITH VISA® CREDIT CARD!

Tired of paying the exorbitant interest rate on your current credit card? Apply to transfer your balance to a Visa® Credit Card\* from GHFCU and spring into savings with a lower rate and these many benefits:

- Rates as low as 9.9% APR\*\*
- No annual fee
- No minimum finance charges
- Online account management and payments
- 24-Hour cardholder assistance by phone
- uChoose Rewards Program

**Lobby Hours:**  
Monday - Friday 9:00 - 5:00

**Drive Thru Hours:**  
Monday - Thursday 9:00 - 5:00  
Friday 8:30 - 5:30  
Saturday Closed

Spring into savings 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.





## ARE YOU OR A FAMILY MEMBER GRADUATING THIS SPRING? WE HAVE A SCHOLARSHIP OPPORTUNITY FOR YOU!

Are you or a family member venturing off to a college, university, or trade school this fall? You can apply for our 2025 scholarship\* to help pay for your education.

Scholarship funding opportunities are available for high school seniors who are GHFCU members or whose legal guardian is a member. 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 and apply for the scholarship. This year, GHFCU will award two college scholarships a \$2,000 first-place prize and a \$1,500 second-place prize.



The submission deadline is May 5, 2025 so you need to hurry! [Learn more and apply today!](#)

*\*Member restrictions apply.*

## REMODEL. CONSOLIDATE DEBT. TAKE A VACATION. PAY TUITION.

Whatever the big expense you have facing you this year, you may be able to use the equity you've built up in your home to fund it. You can tap into funds of a Home Equity Line of Credit\* (HELOC) repeatedly as you need them and you only pay interest on the funds you access.

- Personalized local service
- Simple application process

Ready to open your HELOC and get easy access to funds at a moment's notice?

[Learn more and get started 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



## QUICK CASH LOAN!

Need quick cash? Apply for a GHFCU Quick Cash loan for life's unexpected expenses

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

Get your quick cash by applying today!  
Visit [www.gaheritagefcu.org](http://www.gaheritagefcu.org) for details.

*This loan is open to members in good standing with an account active for at least 90 days and no active bankruptcy. Rate is effective as of 3/31/25, and the promotion may end at any time. A \$50 application fee is required upon submission.*





# THERE ARE MORE REASONS THAN EVER TO LOVE BEING A MEMBER OF GEORGIA HERITAGE FCU!

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why credit union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like these.

- **Trust & Will:** Members get exclusive savings of 20% off any estate plan with Trust & Will.
- **TurboTax:** Get a bigger discount this tax season with savings of up to 20% on TurboTax federal products.
- **H&R Block:** Members can save up to \$25 on in-office tax prep at H&R Block.
- **TruStage Home & Auto Insurance Program:** Get exclusive member pricing and a FREE, no-obligation quote by calling 800-789-6286.
- **Rental Karma:** Build your credit history with rent and save up to 30% on Rental Karma.

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

[Learn more!](#)



Love My  
Credit Union®  
rewards

## SECURITY CORNER



## HOW TO SPOT AND PREVENT AI FINANCIAL SCAMS

AI financial scams use artificial intelligence (AI) to trick people into giving away money or personal information. Some common scams include:

- **Chatbot Scams** – Fake online chat encounters in which AI imitates a person, such as a customer support representative, and asks for your personal data.
- **Deepfake Scams** – Fake videos of real people (usually someone famous and/or admirable) who request that you donate money or visit a fake site to enter your data for a prize.
- **Phishing Scams** – Fake emails from a seemingly reputable and/or trustworthy person or organization asking for your personal information.
- **Voice Cloning Scams** – Imitated voice of a real person (usually a target's loved one or a celebrity) who calls to request money or personal information.

To help protect yourself from falling victim to these and other AI scams, use these tips:

1. Set up two-factor authentication on your online accounts.
2. Verify all details of suspicious calls and emails before acting on anything.
3. Avoid giving out personal information to any unsolicited party.
4. Secure your social media profiles where important information can be gathered about you.
5. Consider using an AI detection tool to identify potential scams.

If you have fallen victim to a financial scam, report it immediately to your credit union, law enforcement, and to [www.ftc.gov](https://www.ftc.gov).



## Credit Union Teams with Parent University

GHFCU joined forces with Parent University, a community-based, volunteer, non-profit organization established to help parents better support their children by educating them on a variety of topics, including Financial Wellness, Health Awareness, Academics, and more! The events feature free classes and educational resources for guardians, while providing free meals to all participants and childcare while the parents are in the classes. The Credit Union attended Parent University on February 15 and March 22.



## Walk MS at Grayson Stadium

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.

## Credit Union Chipping for Charity

GHFCU is a sponsor of the Pooler Lions Club 10th Chipping for Charity Golf Tournament taking place 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.



## GHFCU to Sponsor Groves High School Football Team for 2025 Season

The Credit Union is excited to sponsor the Groves High School football team for their upcoming season. We look forward to all the Friday Night Lights to come!

## GHFCU to Celebrate Earth Day Savannah

Georgia Heritage FCU will sponsor and attend the Celebration for Earth Day in Daffin Park hosted by Lite Foot Environmental Foundation on April 25th, 4:00 - 7:30 p.m. The Credit Union will host a table and be on hand to speak with members of the community as well as distribute reusable products to incorporate in your day-to-day life. We hope you'll stop by and see us!

## Let us know how we can get involved!

Georgia Heritage FCU is always looking for more opportunities to engage with the greater Savannah community. If you have an upcoming event in need of sponsorship or participation, or you know of a financial literacy event or need we can help with, we encourage you to [reach out!](#)



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



### Smartline

912.233.6491 • 1.800.408.6466

Our After Hours card support number  
has changed: 1-877-755-3146

### Holidays - Branches closed:

**Memorial Day**  
Monday, May 26, 2025

**Juneteenth**  
Thursday, June 19, 2025

**Independence Day**  
Friday, July 4, 2025



Federally insured by NCUA