



Georgia Heritage

FEDERAL CREDIT UNION

Newsletter • Fall 2025



BUY NOW, PAY LATER!

Launching October 15th

Our new Buy Now, Pay Later (BNPL) program is almost here! Designed to help you manage your cash flow and stay within your budget, BNPL offers two types of services to eligible members.

- **Plan Your Purchase** – Provides up front funds for purchases to members who then repay the loan in installments over time.
- **Split Your Payments** – Provides option for members who have already made eligible debit card purchases to pay for those purchases in installments over time.

To get started, log into your online banking and locate “Buy Now, Pay Later.” You’ll be able to view and accept your BNPL offers in seconds and accept the repayment terms that work for you. In most cases, you will receive your funds into your account in just moments!

[Learn more](#)

This is a loan offer and is subject to eligibility criteria. Contact GHFCU or log in to Home Banking and click on the BNPL offer for full details.

FALL INTO A NEW RIDE — WITH AN AUTO LOAN THAT FITS YOUR BUDGET!

Whether you’re hitting the road for leaf-peeping adventures or just ready for something new, we’re here to help with low-rate auto loans designed to put you in the driver’s seat—fast.

- Competitive rates*
- Flexible terms to fit your needs!
- Pre-approval for extra confidence at the dealership
- Low-cost GAP and extended protection plans
- Fantastic refinance deals, and more!

Buying new, used, or refinancing? We’ve got you covered. [Apply today](#) and let us help you cruise into the season with savings.

*Rates and terms subject to credit worthiness, approval, and underwriting. Approval is not based on the purchase of our loan protection options, such as GAP, Warranty, Credit Disability, and Credit Life Protection. Those who live, work worship or attend school in Chatham, Effingham or Bryan counties and their immediate family members are eligible for membership, which is required before loan funding. \$50 loan processing fee may apply.



www.gaheritagefcu.org

VISIT US FOR A TREAT ON INTERNATIONAL CREDIT UNION DAY®!

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 411 million members across the globe.

On **Thursday, October 16, 2025**, we invite you to stop by any of our four GHFCU branches to help us celebrate International Credit Union Day® with free giveaways and snacks all day long!



COOPERATION FOR A PROSPEROUS WORLD

MAKE THE HOLIDAYS MAGICAL WITHOUT THE FINANCIAL STRESS!

The holiday season should be about joy, not juggling your finances. Whether you're planning festive gatherings, traveling to see loved ones, or checking off wish lists, our Holiday Loan can help make it all possible—without breaking the bank.

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

[Learn more and apply](#) to make this season your brightest yet!

*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 10/1/2025, promotion may end at any time. \$35 application fee is due at the time of submission.



As the year comes to a close, the Board of Directors, Management, and Staff of Georgia Heritage FCU would like to extend our heartfelt thanks to you—our valued members.

Your trust and loyalty mean everything to us, and we are truly grateful to serve you and our community. This season, we celebrate the spirit of cooperation, connection, and care that defines our credit union family.

Wishing you and your loved ones a joyful holiday season and a happy, healthy New Year.

We look forward to continuing to serve you in 2026 and beyond.

Warmest wishes,
Your GHFCU Family





LESS STRESS, MORE JOY!

Tackle the holidays with the card that works as hard as you do!

With competitive rates, no hidden fees, and reliable purchasing power, our VISA® credit card helps you check off your list—without checking out of your budget.

- Rates as low as 9.90% APR*
- No fee balance transfer if done at account opening
- No annual fee
- No minimum finance charges
- Online account management and payments
- 24-Hour cardholder assistance by phone
- uChoose Rewards Program

Stay in control this season with less stress and more joy.
[Apply today!](#)

[GHFCU Cardholder Agreement Disclosure](#)

*APR = Annual percentage rate. | 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. Rate valid as of 10/1/2025.

SECURITY CORNER



STAY CYBER-SAFE THIS HOLIDAY SEASON

Protect Yourself While You Shop, Share, and Celebrate

The holidays bring joy, generosity—and unfortunately, an increase in online scams and fraud. As more people shop, travel, and donate online, cybercriminals are on the lookout for opportunities. Use these tips to stay protected:

1. **Beware of Holiday Scams** - Watch out for fake websites, suspicious charity emails, and “too good to be true” deals. Always verify sources before clicking.
2. **Use Secure Payment Methods** - When shopping online, use your credit union debit or credit card with fraud protection. Avoid using unsecured Wi-Fi to make purchases.
3. **Monitor Your Accounts** - Check your accounts regularly for unauthorized transactions. Set up alerts through online or mobile banking for added peace of mind.
4. **Strengthen Your Passwords** - Use strong, unique passwords for each account. Enable multi-factor authentication when available—especially on shopping and banking apps.
5. **Be Wary of Holiday Phishing Emails** - Phishing emails often look like delivery updates or holiday sales. Don’t click on links unless you’re sure the sender is legitimate.

Stay alert, shop smart, and protect your personal information so you can focus on what matters most this season.



Love My
Credit Union®
rewards

**MORE DEALS
MORE REWARDS
MORE TO**

Love

SCAN THE QR CODE TO VIEW REWARDS
Rewards.LoveMyCreditUnion.org



WARM WISHES, WISE CHOICES

The holidays are full of magic—but they don't have to be full of financial stress. Use these wise tips to grant warm wishes, and stay financially fit:

1. **Set a Holiday Budget** - Decide how much you can realistically spend on gifts, travel, and events. Assign dollar amounts to each category and track your spending.
2. **Shop Early and Look for Deals** - Last-minute shopping leads to overspending. Start early to take advantage of sales, compare prices, and avoid express shipping fees.
3. **Use Cash or Debit for Purchases** - Avoid racking up high-interest credit card debt. Use a dedicated holiday savings account or preloaded debit card to stay on track.
4. **Give Thoughtful, Not Expensive, Gifts** - Homemade treats, framed photos, or handwritten letters often mean more than store-bought items—and cost much less.
5. **Use Your Credit Union's Tools** - Take advantage of our Holiday Club accounts, low-rate credit cards, or Skip-a-Payment options to manage costs and cash flow.
6. **Don't Forget Hidden Costs** - Gift wrap, postage, party supplies, and travel expenses add up quickly. Include them in your budget.
7. **Plan Ahead for Next Year** - Set up a Holiday Club account now and save a little each month—so you're ready (and relaxed!) next season.

MAKE SPIRITS BRIGHT WITHOUT BREAKING THE BANK

The holidays can stretch any budget. That's why we're bringing back our Holiday Skip-a-Payment program—giving you the option to skip a loan payment and keep more cash in your pocket when you need it most. You can opt to skip a loan payment* in either November 2025, December 2025, or January 2026 on each qualifying loan for a small processing fee of \$35 each. The completed form must be received before the due date as specified below.

Apply today to skip your loan payment this holiday season!

One form per loan — Check one monthly payment on each qualifying loan for \$35 per payment skipped!

☐ November 2025 - Due by 10/16/25 ☐ December 2025 - Due by 11/17/25 ☐ January 2026 - Due by 12/16/25

Account # _____ Loan # _____ Date _____

Borrower Name _____ Co-Borrower Name _____

Borrower Signature _____ Co-Borrower Signature _____

Georgia Heritage FCU | PO Box 1920 | Savannah, GA 31402

Fax completed form to: 912-629-4055 | Securely email completed form to: member.service@gaheritagefcu.org

My processing fee will be paid by:

Enclosed check for \$ _____ or deduct processing fee from my GHFCU: Checking # _____ Savings # _____

*By signing, I authorize Georgia Heritage FCU to advance my loan payment by one month and acknowledge that this may extend the maturity date of my loan. I acknowledge that this does not change my legal obligation to the Credit Union. Interest will continue to accrue on the unpaid balance during the month I skip my payment at the contractual rate; and when payments resume, the unpaid interest will be collected first. At least six full monthly payments must have been received and the loan be paid current to qualify, with no previous skip-a-payments having been granted since February 2025. A signed, completed skip a payment form must be received before the above designated due date. Georgia Heritage FCU reserves the right to refuse any skip a payment request and previous delinquent payment history on any loan could affect eligibility. First mortgage, home equity loans, personal lines of credit, Phoenix credit rebuilder loans, certain share certificate secured loans, and credit cards are excluded. If I have purchased credit life, credit disability, GAP or a vehicle warranty with my loan, I understand skipping a payment may affect my coverage(s). Review the policy/contract for these details. If approved, my regular monthly payment will resume immediately following the month skipped.

GHFCU in the Community



Back to School Drive

The Credit Union hosted our annual back to school supply drive where we purchased and collected tons of supplies to send the students in our communities back to school in style!

Lace Up for Lupus

GHFCU sponsored the first annual Lace up for Lupus 5k through the Lupus Foundation of America by hosting breakfast and water stations, cheering on the runners, and donating to the cause!



American Foundation for Suicide Prevention

The Credit Union sponsored the 2025 Out of the Darkness Walk at Tom Triplett Park in Savannah on September 21. The American Foundation for Suicide Prevention provides life-saving programs and resources for those struggling with mental health issues.

South Effingham High School Cheerleaders Booster Club

GHFCU supported the South Effingham High School Cheerleaders Booster Club this year. We wish them a successful season!



UPCOMING: Springfield Fall Festival

We invite all members to come find us at this year's Springfield Fall Fest on November 8. We're so excited to be a part of this event!

Parent University

The Credit Union attended the latest Parent University event to talk with members of the community about youth accounts and distribute some of supplies from the back to school drive!



Blue Sky Acres Golf Tournament

GHFCU sponsored the Blue Sky Acres 2025 golf tournament. This organization provides opportunities for hope, healing, and growth to those who have faced trauma as well as those with physical, mental, and emotional disabilities.



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

After Hours Hotline

1.877.755.3146

Holidays - Branches closed:

Columbus Day / Indigenous Peoples Day:
Monday, October 13, 2025

Veterans Day:
Tuesday, November 11, 2025

Thanksgiving:
Thursday - Friday, November 27 - 28, 2025

Christmas Eve:
Wednesday, December 24, 2025
Close at 1:00 pm

Christmas Day:
Thursday, December 25, 2025

New Year's Eve:
Wednesday, December 31, 2025
Close at 1:00 pm

New Year's Day:
Thursday, January 1, 2026



Federally insured by NCUA