



Georgia Heritage FEDERAL CREDIT UNION

Newsletter • Winter 2026



THANK YOU FOR BEING PART OF OUR JOURNEY!

This year marks a remarkable milestone: GHFCU turned 85! From our beginnings to where we stand today, our story has been shaped by the trust, loyalty, and support of our incredible members.

To everyone who joined us in celebrating—thank you. Your continued commitment is the reason we've grown, adapted, and remained strong for more than eight decades. We are truly grateful for each of you, and we look forward to serving you for the next 85 years and beyond.

Together, we'll continue building a brighter financial future for our members and our community.

YOU'RE INVITED! 2026 ANNUAL MEETING OF THE MEMBERS

Join us on March 24th as we review last year's accomplishments and share the exciting goals and initiatives planned for the year ahead. Because seating is limited, reservations are required. Please note that this is a members-only business meeting. **To reserve your seat, call us today at (912) 236-4400.**

Tuesday, March 24, 2026 | 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:

- Sheila Donaldson
- Donna Trapani

Respectfully submitted,

Nominating Committee:

Susan Helmey
Cynthia Horne
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 152 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 12, 2026. 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.
5. For more information about becoming a credit union volunteer on our Board of Directors or Supervisory Committee, please contact us at volunteer@gaheritagefcu.org

GAIN FINANCIAL FLEXIBILITY WITH A HELOC

The holidays may have left your wallet a little lighter, but we're here to help. A Home Equity Line of Credit (HELOC) can be a smart way to consolidate high-interest debt and provide a financial cushion for life's unexpected moments.

- **Debt Consolidation** - Combine credit card balances or other high-interest loans into one manageable payment with lower rates.
- **Financial Flexibility** - Tap into funds repeatedly when you need them for emergencies, home repairs, or other unexpected expenses.
- **Pay Only for What You Use** - Unlike traditional loans, you borrow as needed and repay on your schedule.

Start the year strong – consolidate debt, gain flexibility, and face 2026 with confidence.

[Apply today](#) to get started.

*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.

Georgia Heritage NMLS 446248
Member First Mortgage NMLS 149532

SHIFT GEARS IN THE NEW YEAR

Whether you're looking to upgrade your vehicle or lower your current monthly payment, now is the perfect time to take advantage of our competitive auto loan options and enjoy a smoother ride!

- Competitive new and refinanced auto loan 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!

Start the year smarter – whether it's with a new set of keys or a better deal on the one you already have.

[Apply today](#) and unlock your new year 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.



RID YOURSELF OF HIGH INTEREST — REWARD YOURSELF TOO!

Start the new year off right by taking control of your debt! Enjoy FEE FREE balance transfer from your high interest credit card to your GHFCU Visa® Credit Card, if done at account opening.

- 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 - Earn 1 point per \$1 spent!
- Secured Visa® Credit Card option for credit building

[Apply for your balance transfer today!](#)

[GHFCU Cardholder Agreement Disclosure](#)

*Subject to credit approval. Terms and conditions apply. Balance transfer must be done at the time of account opening to qualify for fee free balance transfer. See credit union for full details. Method used for computing balances for purchases on which the finance charge is computed is the Average Daily Balance Method. No over-the-limit- fees. Late payment fee \$25.00. Return or insufficient payment fee \$25.00. Cash advance fee 3% or \$3.00 of each transaction whichever is greater. Foreign transaction fee- up to 1% of each transaction.





SHARE THE BENEFITS: INVITE YOUR FAMILY TO JOIN!

Membership at GHFCU is open to anyone who lives, works, worships, or attends school in Chatham, Effingham, and Bryan and their immediate family. As a member, you can extend many of the same financial products and services you enjoy to your loved ones – helping them enjoy lower rates, personalized service, and member-first banking.

Upon joining, your family members can enjoy:

- Membership at a financial institution that’s all about our members!
- Access to Lower Loan Rates, Higher Dividends, and Fewer Fees
- Financial Education Tips and Resources, and More!

Start 2026 by giving your family the gift of smart financial tools. Encourage them to [join our credit union](#) family today!

SAVE BIG ON TAX PREP!



- ✓ Special 20% off member discount
- ✓ Extra savings with early-season pricing (file by 2/28)
- ✓ PLUS, enter for a chance to win \$10,000!



SECURITY CORNER



SCAM ALERT: STAY SAFE FROM FRAUDULENT IMPERSONATION MESSAGES

GHFCU has been made aware of fraudulent emails and text messages being sent to members from scammers pretending to be from the Credit Union. These messages will often be very believable and include fake links or “buttons” that lead to phishing pages designed to steal your information. These are scams. Do not click on any links, buttons, or respond in any way. GHFCU will never ask you to provide personal information like your password or account number, or to click on suspicious links. Your security is our top priority.

If you think that you may have interacted with a suspicious message or if you received communication that you are unsure of the validity, contact us right away so we can help!

Stay Safe. Stay Alert. We’re here for you.

SIMPLIFY YOUR DEBT WITH A CONSOLIDATION LOAN

If you’re juggling multiple bills or paying high interest on credit cards, a Personal Loan for debt consolidation can help you take back control. With one easy monthly payment – often at a lower interest rate – you can simplify your finances and pay off debt faster.

**Rates as low as
8.95% APR***

Whether the holidays set you back or you’re ready to get ahead for 2026, we’re here to help you start fresh. [Apply today](#) and see how much you could save by consolidating your debt.

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



START THE NEW YEAR STRONG WITH THESE POST-HOLIDAY BUDGETING TIPS

As the holiday decorations come down and routines return to normal, many of us start the year facing the financial aftermath of gift-giving, traveling, and celebrating. The good news? A few small steps now can set you up for a healthier financial year, and we're here to help.

1. **Review Your Holiday Spending** - Take a few minutes to look over your account statements and categorize your holiday expenses. Understanding where your money went makes it easier to plan ahead and avoid surprises next year.
2. **Rebalance Your Monthly Budget** - If holiday spending stretched your wallet, adjust your January and February budgets to get back on track. Identify a few areas, like dining out or entertainment, where you can temporarily reduce spending.
3. **Prioritize Paying Down High-Interest Debt** - If you used credit cards during the holidays, consider putting extra funds toward the balances with the highest interest rates.
4. **Start a Holiday Savings Fund** - It's never too early to prepare for next year. Setting up a dedicated savings account (and contributing a little each month) can make next year's holiday season more affordable and less stressful.
5. **Lean on GHFCU** - We're here to support your financial well-being. If you'd like help building a personalized budget, setting up savings goals, or exploring smart borrowing options, our team is just a call or visit away.

Here's to a fresh start and a financially confident 2026!



Best of Pooler

GHFCU was proud to accept a Best Financial Institution in Pooler at the 2025 Best of Pooler Awards! We are honored to be recognized by our community- we only exist because of our members, and are grateful to be a part of such a beautiful community.



Food Drive for Second Harvest, Manna House, and New Hempstead K-8 School

The Credit Union hosted a food drive at all four branches benefiting some of our favorite local organizations. We always make sure to stuff the boxes before putting them out for the community to donate! We are proud to have donated over 250LBS of food to our community!



Springfield Fall Festival

GHFCU served as a Platinum Sponsor for the annual Springfield Fall Festival! We hosted a table with fun fall vibes including free giveaways, fall crafts, information about the Credit Union, and more!

