

SPRING 2026

Moo-Ving Money

News & More from GHFCU

Help Us Name Our Highland Cow!



What's Moo-ing This Quarter:

- Banking Beyond the Lowcountry **3**
- Out in the Community **5**
- Protect Yourself: Common Financial Scams **7**



Bank like you own it, because you do!



HELP US NAME OUR HIGHLAND COW!

Georgia Heritage FCU has welcomed a shaggy new friend, a mini Highland therapy cow who will soon call Blue Sky Acres home!

Blue Sky Acres provides animal-assisted therapy for individuals who have experienced trauma and for people with disabilities, and our gentle new cow will be part of the healing and connection that happens there every day.

But first... he needs a name!

We're hosting a naming contest, and members can follow along and vote by visiting <https://gaheritagefcu.org/mascot-naming-contest/>. **Check it out to vote for your suggestion and help us choose the perfect name for our newest member! Get your votes in while you can! Voting closes April 23, 2026.**

LET YOUR NEXT RIDE BLOOM WITH SAVINGS

As the roads open up and the days grow brighter, it's the perfect time to hit the road in a vehicle you love. Our auto loan deals are blooming with savings designed to help you get behind the wheel with confidence.

Whether you're purchasing a new or used vehicle or refinancing your current auto loan, you could qualify for:

- Competitive rates
- Flexible terms up to **84 months**
- Refinance and enjoy up to 60 days with no payment*

Refinancing your current auto loan could help lower your rate, reduce your monthly payment, and give you a little extra breathing room with 60 days before your first payment is due**.

Let your next ride bloom with an auto loan from the credit union.

Apply today at www.gaheritagefcu.org.

*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. **Interest will continue to accrue from the date of disbursement. Offer subject to credit approval. Not all borrowers will qualify. Terms, conditions, and restrictions apply. See the credit union for full details.*



BANKING BEYOND THE LOWCOUNTRY!

At GHFCU, we love seeing our members in person, but did you know you can access your account almost anywhere, even when you're far from one of our branches?

Thanks to [Shared Branching](#) and the [MoneyPass®](#) ATM Network, your credit union membership travels with you.

With [CO-OP Shared Branch](#), you can visit thousands of participating credit unions nationwide and conduct many of the same transactions you would at Georgia Heritage FCU. That means you can make deposits, withdrawals, loan payments, and transfers just like you would at home.

Need quick cash? The [MoneyPass®](#) network gives you access to tens of thousands of surcharge-free ATMs across the country, making it easy to withdraw cash while avoiding extra fees.

Whether you're traveling, relocating, or simply away from our local branches, you can still manage your money conveniently and securely.

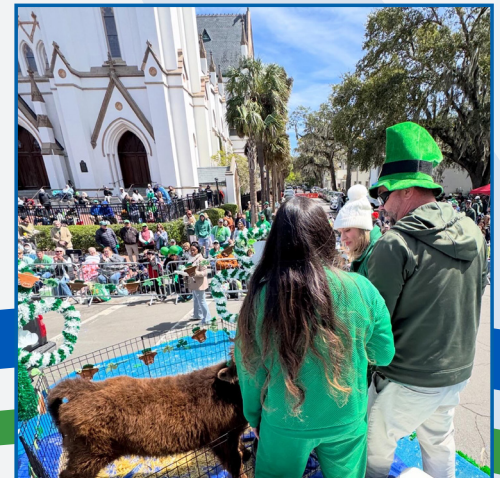
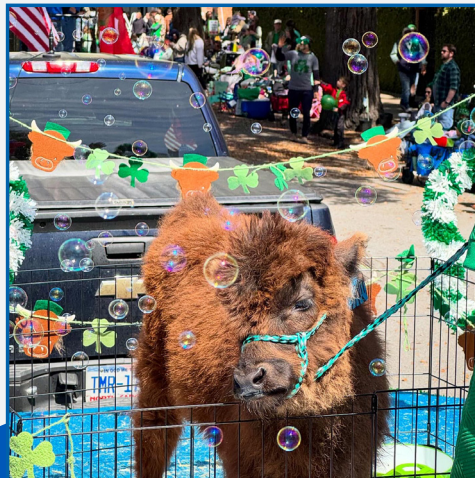
Your credit union isn't just around the corner, it's across the country.



GHFCU JOINS THE SAVANNAH ST. PATRICK'S DAY PARADE

The Credit Union was proud to participate for the first time ever in the iconic St. Patrick's Day Parade in Savannah. The celebration also marked the first public appearance of our soon-to-be-named mini Highland therapy cow mascot! Parade-goers had the chance to meet our adorable four-legged friend (who loved all of the attention and pets) while learning more about and celebrating our city!

It was a fun and memorable day celebrating community, tradition, and a very special new addition.



FRESH SEASON. FRESH REWARDS.

Spring often brings a busy season of spending, home improvement projects, travel plans, graduations, weddings, and weekend adventures. With a Visa® Credit Card from Georgia Heritage FCU, you can handle those expenses with confidence while earning rewards along the way.

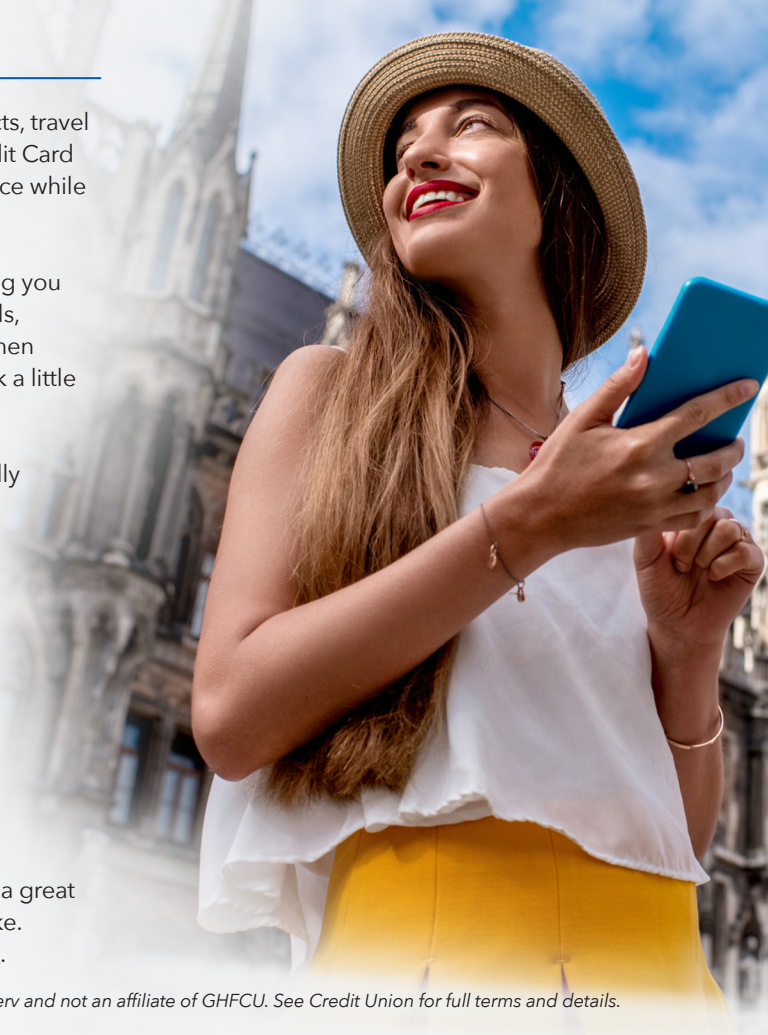
All GHFCU cards are connected to the [uChoose Rewards program](#), allowing you to earn points on everyday purchases and redeem them for travel, gift cards, merchandise, and more. Even better, uChoose Rewards is also available when you use your Georgia Heritage debit card, so your daily spending can work a little harder for you.

Along with rewarding purchases, our credit cards also offer member-friendly benefits, including:

- Competitive rates*
- No annual fee
- Fee free balance transfer at account opening
- Earn 1 point per \$1 on Credit Card purchases and 1 point per every \$4 on qualifying signature-based purchases with your Debit Card
- Customizable alert notifications
- Online account management and payments
- 24-hour cardholder assistance by phone
- Earn 1 point per every \$1 spent with uChoose Rewards

If high-interest cards from elsewhere are weighing you down, now may be a great time to switch and start earning rewards for the purchases you already make. Learn more or apply today at: <https://gaheritagefcu.org/uchoose-rewards/>.

**All loans and rates subject to credit approval. uChoose Rewards is a registered trademark of Fiserv and not an affiliate of GHFCU. See Credit Union for full terms and details.*



GET YOUR SUMMER TOYS READY TO ROLL!

Boats | Campers | Motorcycles | Watercraft

The fun starts now! As the days get longer and the temperatures rise, it's the perfect time to get your favorite toys ready for the summer season ahead. Whether you're gearing up for weekends on the water or road trips under the sun, we've got loan options to help you make it happen.

Finance the boat, camper, motorcycle, or personal watercraft you've been dreaming about, with competitive rates and flexible terms designed to fit your budget.

New, used, and refinancing options available.

Get your summer toys (and the fun) ready to roll. Apply for your adventure loan today at <https://gaheritagefcu.org/recreational-vehicle-loans/>.

**Annual Percentage Rate | All loans subject to credit approval.*

***Dependent on credit rating and the vehicle's model year. Minimum finance amount required. See credit union for full details.*



OUT IN THE COMMUNITY

Supporting our community isn't just something we talk about, it's something we enjoy doing every day. During the first quarter of the year, we had the opportunity to lend a helping hand to several local organizations making a difference in our area.

We were proud to provide a donation to Crossroads Academy in Effingham County, supporting their mission of helping students succeed through education and encouragement.

Our team also donated food and supplies for Pooler Paws Cat Rescue. This local rescue works tirelessly to care for and find homes for cats in need, and we were happy to help contribute items that support their daily operations and the animals in their care.

In addition, Georgia Heritage FCU recently joined forces with Groves High School through an athletic sponsorship, helping support student athletes and the programs that bring school spirit and teamwork to life.

We're just getting started and are honored to support such vital community groups, and continue our ongoing commitment to better the communities we serve. We look forward to many more opportunities throughout the year to stay involved and give back.



CAP OFF TO OUR RECENT GRADS!

Georgia Heritage FCU is proud to support local students through our annual scholarship program. Each year, the Credit Union awards two scholarships to graduating high school seniors who plan to attend a college, university, or technical school. The first-place recipient receives \$2,000, while the second-place winner receives \$1,500 to help with educational expenses.

The scholarship program is available to Georgia Heritage FCU members or their dependents who are in good standing with the credit union. Students applying are asked to demonstrate their commitment to education and community involvement, including submitting a short video explaining how they plan to use their education to help their community.

Through programs like this, Georgia Heritage FCU is proud to invest in the next generation and help local students take the next step toward achieving their educational and career goals.

Students interested in applying can learn more and submit their application at: <https://gaheritagefcu.org/scholarships/>.

The deadline to apply is May 10, 2026 at 11:59 p.m. EST.

SPRING CLEAN YOUR FINANCES AND YOUR HOME!

Spring is the perfect time to refresh, not just your home, but your wallet too! A little spring cleaning can help you save money, cut energy costs, and prepare your home for the months ahead.

- **Review subscriptions and bills** - Cancel services you no longer use and look for lower-cost options.
- **Boost your savings** - Set up automatic transfers to a savings account or emergency fund.
- **Pay down debt** - Use extra funds from tax returns or bonuses to reduce high-interest balances.
- **Shop smarter** - Take advantage of seasonal sales but create a list first to avoid impulse purchases.

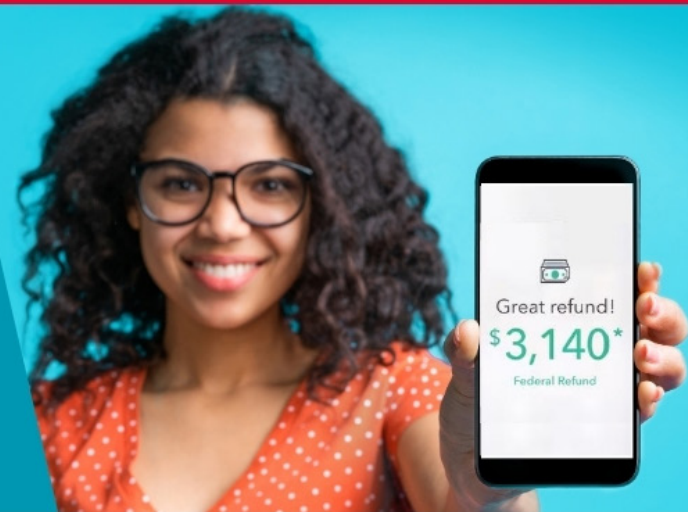
Home & Energy Tips for Extra Savings:

- **Inspect your home** - Check windows, doors, and gutters to prevent costly repairs later.
- **Adjust your thermostat** - Warmer days mean you can save on heating bills and prep for energy-efficient cooling.
- **Unplug and update** - Electronics and appliances draw power even when off—unplug them or use smart power strips.
- **Maintenance matters** - Service your AC, clean vents, and replace filters to improve efficiency.

Your credit union is here to help you reach your savings and financial goals, whether it's building an emergency fund, refinancing, or setting up automatic savings.

File By 4/15

Save Big and Get Your Max Refund



Lock In Your Member Discount!



PROTECT YOURSELF: COMMON FINANCIAL SCAMS AND HOW TO AVOID THEM

Protect Yourself from Fraud and Scams

Fraud and financial scams are on the rise, and scammers are getting more sophisticated. From fake calls to phishing emails and text messages, criminals are constantly looking for ways to steal sensitive information.

Recently, some members have reported calls from scammers spoofing the GHFCU phone number, claiming to represent the credit union. These calls may look legitimate, but they are not.



COMMON SCAMS

Phone Calls (Vishing)

Scammers may call pretending to be from GHFCU or a government agency, claiming suspicious activity on your account. They may ask for your online banking password, PIN, or verification codes. Remember: GHFCU will never ask for this information by phone or text.

Phishing Emails

Emails may appear from legitimate companies, warning about account issues or urgent updates. Clicking links or attachments can lead to fake websites designed to capture your login information.

Text Messages (Smishing)

Scammers may text about fraud, prizes, or refunds and include links asking for immediate verification. These messages create urgency to trick you into acting too quickly.

How to Protect Yourself

- Never share passwords, PINs, or verification codes.
- Be cautious of unsolicited calls, emails, or texts, even if they appear to come from GHFCU.
- Don't click links or open attachments from unknown sources.
- Hang up and call us directly using the number on our website or your card if something seems suspicious.
- Monitor accounts regularly for unfamiliar transactions.

When in Doubt

If you receive a suspicious call, email, or text, contact GHFCU immediately to verify before responding. Staying vigilant is the best way to protect your sensitive information.



April is National Credit Union Youth Month, and this year's theme, Ready, Set, Save!, encourages young members to build strong savings habits that can last a lifetime.

Learning to save early helps children and teens develop financial confidence and understand the value of setting goals. Whether saving for a special purchase, a school activity, or future expenses, even small deposits can make a big difference over time.

At GHFCU, we're committed to helping young savers get off to a strong start by making saving simple, fun, and rewarding. Youth savings accounts provide a safe place for kids to watch their money grow while learning important money management skills.

Parents can use Youth Month as an opportunity to talk with children about earning, saving, and spending wisely. Setting a savings goal together is a great first step toward building lifelong financial wellness.

Stop by this month to learn more about our youth savings options and how we can help your family get ready, set, and saving!



Georgia Heritage

FEDERAL CREDIT UNION

LOCATIONS:

MAIN OFFICE
1085 W Lathrop Ave.
Savannah, GA 31415

STEPHENSON BRANCH
200 Stephenson Ave Ste. 100
Savannah, GA 31405

POOLER BRANCH
102 Park Ave.
Pooler, GA 31322

RINCON BRANCH
5745 GA-21 S
Rincon, GA 31326

GEORGETOWN CENTRE
ATM Only Location
1040 King George Blvd.
Savannah, GA 31419

NORTH LATHROP ILA
ATM Only Location
221 N Lathrop Ave.
Savannah, GA 31415

Holidays - Branches closed:

Memorial Day - Monday, May 25, 2026

Juneteenth - Friday, June 19, 2026

Independence Day (Observed) - Friday, July 3, 2026



912.236.4400
www.gaheritagefcu.org

Smartline
 912.233.6491 • 1.800.408.6466

After Hours Hotline
 1.877.755.3146

Check out our brand new ATM at ILA!



Federally Insured by NCUA