

SUMMER 2026

# Moo-Ving Money

News & More from GHFCU

**Our Highland Cow  
Has Been Named:  
Meet Cashmere  
(a.k.a Cash)!**



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Bank like you own it, because you do!





## MEET CASHMERE: WE HAVE A WINNER!

After receiving hundreds of votes and submissions, the results are in. Our mini Highland therapy cow officially has a name!

Please join us in welcoming Cashmere, or Cash for short. After all, who doesn't need a little more cash in their lives?

We want to extend a heartfelt thank you to everyone who participated in our naming contest. We were thrilled by the incredible response from members, employees, and friends who helped us choose the perfect name for our fluffy new ambassador.

Cash is more than just adorable, he is a therapeutic cow whose mission is to spread smiles, positivity, and a little joy wherever he goes. When he's not making appearances at Credit Union events and community gatherings, Cash will be enjoying life at Blue Sky Acres, where he receives the care and attention he needs to thrive.

Be sure to keep an eye on our social media channels, website, and upcoming events for opportunities to meet Cash in person. We can't wait for you to get to know our new four-legged friend and experience the happiness he brings to our communities.

## Welcome to the family, Cash!

## SUPPORTING THE COMMUNITIES WE SERVE

The Credit Union is proud to support local events and organizations that help strengthen our communities and bring people together.

This spring, we participated in the Earth Day celebration at Daffin Park as a LiteFoot Sponsor and Kids Corner Sponsor, hosting a booth with sustainable giveaways and snacks for attendees. We also joined the Freedom Rings Festival in Rincon, where our team connected with community members while sharing prizes and giveaways during a day filled with live music, family activities, vendors, and fireworks.

Additionally we're proud to continue our sponsorship of the Richmond Hill Farmers Market and look forward to attending the market on July 18. In addition, we recently sponsored the Blue Sky Acres Golf Tournament, supporting the therapeutic farm that serves our community and is home to our mini Highland therapy cow, Cash.

Thank you to everyone who stopped by to visit us. We look forward to seeing you at more community events throughout the year!





# GHFCU CELEBRATES 2026 SCHOLARSHIP RECIPIENTS

Georgia Heritage FCU is proud to recognize the recipients of its 2026 Scholarship Program: Madelyn Walraven and Juliet Ann Manica, two exceptional students whose academic achievement, leadership, and dedication to serving others have made a lasting impact on their communities.



**First Place:** Madelyn Walraven will attend Abraham Baldwin Agricultural College this fall to pursue a degree in agriculture. An outstanding student, active 4-H member, and community leader, Madelyn has demonstrated a strong commitment to service through projects including a community garden, food drives, senior citizen outreach, and holiday compassion programs.

**Second Place:** Juliet Ann Manica will attend Mercer University this fall. Throughout high school, she has shown remarkable leadership through volunteer work at Southern Urgent Care, participation in her school's Pre-Med and BETA Clubs, and service as a student dancer and choreographer for community events and fundraisers.



The Credit Union congratulates Madelyn and Juliet on their well-deserved scholarships and wishes them continued success as they begin this exciting new chapter.

## TURN YOUR WEEKENDS INTO ADVENTURES! NO PAYMENT FOR 60 DAYS ON SUMMER TOY LOANS.

Summer doesn't last forever, make the most of every minute. From the open road to the open water, finance your next adventure with help from the Credit Union.

### RV/Camper, Boat & Motorcycle Loans Enjoy competitive rates and terms, PLUS no payments for 60 days\*!

Kickstart your adventures now. Visit [www.gaheritagefcu.org](http://www.gaheritagefcu.org) to learn more and apply for your boat, RV, or motorcycle loan today.

*\*All loans are subject to credit approval, analysis, and underwriting. Harley-Davidson excluded. 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. Loan application fee applies. Promotion valid as of 6/1/2026 and may end at any time. No payment for 60 days from loan closing date. Interest will continue to accrue from the date the loan is funded. Deferring the first payment will increase the total finance charges paid over the life of the loan. See Credit Union for full terms and details.*



## THIS IS YOUR SIGN TO BOOK THE TRIP!

You've been thinking about it... now it's time to go. Whether it's a beach escape, a mountain retreat, or a long-overdue family trip, we can help you make it happen, without derailing your finances.

Simply apply for a quick cash loan\* today and then book your next getaway.

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

Visit [www.gaheritagefcu.org](http://www.gaheritagefcu.org) for details.

*\*Annual percentage rate | 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 6/1/26, and the promotion may end at any time. A \$50 application fee is required upon submission. A loan of \$1,200 for 12 months at 12% APR has an estimated payment of \$107. Our Quick Cash Loan program includes Holiday, Emergency, and Strike Loans, only one Quick Cash Loan may be granted per member at a time.*



## AI-POWERED SCAMS ARE GETTING SMARTER

Scammers are now using artificial intelligence (AI) to create highly convincing messages, including realistic voices, emails, and even video deepfakes that appear to come from people you trust.

### What to watch for

AI-powered scams can take many forms, including:

- Phone calls that sound like your Credit Union, employer, or even a family member
- Voice messages or videos that appear real but are actually manipulated (deepfakes)
- Highly personalized emails that use your name, recent activity, or familiar details

### Why it matters

In the past, scams were easier to spot. Today, that's no longer the case. These messages can sound and look authentic, making it harder to rely on instinct alone. If something feels urgent or unusual, it's worth taking a second look.

### Protect yourself:

- Don't act on urgency, pause before responding
- Never share passwords, PINs, or verification codes
- Verify requests by contacting the person or organization directly using a trusted number
- Be cautious of unexpected messages, even if they seem familiar

As scams evolve, awareness is your best defense. When in doubt, slow down and verify because even the most convincing message may not be what it seems.

### REMEMBER!

Your Credit Union will never ask for sensitive information like passwords, PINs, or full account details through unexpected calls, texts, or emails. If something doesn't feel right, pause before you respond. Verify the request by contacting your Credit Union directly using a trusted phone number or website.

## GRADE A FINANCING FOR BACK TO SCHOOL!

The school year will be here before you know it, and the expenses come fast. From supplies to tuition, we can help you get ahead of the costs now so you're not scrambling later.

### Back to School Personal Loans

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

Use the funds for:

- School supplies
- Laptops and other technology
- Uniforms, instruments, and backpacks
- Tuition, meal plans, and fees
- Housing and essentials

Start the school year stress-free with a grade A back to school loan!

Apply now at [www.gaheritagefcu.org](http://www.gaheritagefcu.org).

\*Annual percentage rate | All loans subject to credit approval and underwriting. Estimated monthly payment on a loan of \$1,200 for 12 months at 12 % APR is \$106.63. Rate valid as of 6/1/2026, all Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice.



## BRINGING FINANCIAL WELLNESS TO THE WORKPLACE

GHFCU recently had the opportunity to participate in the Georgia Ports Authority (GPA) Benefits Fair, where our team connected with employees, answered questions, and shared information about the products, services, and financial resources available to our members.

Events like these allow us to meet people where they are, provide personalized guidance, and help individuals make informed financial decisions. We enjoyed speaking with attendees and showcasing the many ways Georgia Heritage can support their financial journey.

**Would you like Georgia Heritage to participate in your workplace event, employee onboarding orientation, benefits fair, or community gathering?**

We'd love the opportunity to connect with your team, answer questions, and share valuable financial resources. Contact us to learn how we can bring financial wellness and education directly to your organization.



## YOUR HOME'S EQUITY IS WAITING!

Thinking about upgrades, consolidating debt, or covering a big expense? Your home's equity could 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.

- **Multi-Use** - Use the equity to fund home renovations, consolidate debt, or cover big-ticket expenses.
- **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 payments are calculated based on the amount of your advance.

Your home's equity is waiting. Let's get started. Visit [www.gaheritagefcu.org](http://www.gaheritagefcu.org) to apply now.

\*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





## INVESTING IN LOCAL IMPACT

At Georgia Heritage Federal Credit Union, we're committed to supporting organizations that make a meaningful difference in the lives of our neighbors.

Recently, we donated art supplies, including markers, to the school at Coastal Harbor Health System to support student learning and therapeutic art activities. We also contributed \$5,000 to Adaptive Golf Savannah to help purchase specialized equipment that expands access to the game and furthers its mission of making golf accessible for individuals of all abilities.

To help create memorable experiences for local youth, we donated \$2,000 to Savannah Steel, helping send 100 Boys & Girls Club members to the team's opening night game on May 22. In addition, we were proud to support the Film Studies program at Savannah Arts Academy, helping foster creativity, education, and opportunities for the next generation of storytellers.

These partnerships reflect our ongoing commitment to enriching lives, supporting education, and strengthening the communities we proudly serve.



## MAKE IT A SUMMER TO SWIPE ABOUT!

Have you made your summer bucket list yet? Apply for a GHFCU Visa® Credit Card\* at the Credit Union, and you can quickly check off those to-dos and make this a summer to swipe about!

We offer competitive rates\*, no annual fee and a 25-day grace period on purchases. Plus, all GHFCU cards are connected to the uChoose Rewards program, allowing you to earn 1 point per every \$1 spent on everyday purchases. Points are redeemable for travel, gift cards, cash back, and more. Even better, uChoose Rewards is also available when you use your GHFCU Visa® Debit Card, earning you 1 point for every \$4 spent in qualifying signature based purchases.

Start your summer swiping fun by applying here:  
[www.gaheritagefcu.org](http://www.gaheritagefcu.org).

\*All loans subject to credit approval. Rate may vary based on individual credit worthiness. Rates are subject to change at any time without notice. See Credit Union for full terms and details.





## TIME FOR A MID-YEAR FINANCIAL CHECKUP

The halfway point of the year is the perfect time to pause, review, and reset your financial plan. A quick check-in now can help you stay on track or make smart adjustments before year-end.

Here are five simple ways to give your finances a mid-year refresh:

### 1. **Revisit Your Budget**

Take a look at your spending so far and adjust where needed. Have any life changes—like a new job, growing family, or major purchase—shifted your priorities? Make sure your budget reflects your current reality.

### 2. **Check Your Credit Score**

Review your credit to ensure everything looks accurate. It's also a smart way to catch signs of fraud early and stay prepared for any future borrowing needs.

### 3. **Review Your Investments**

Evaluate how your investments are performing and whether they still align with your long-term goals. This is a great time to consider increasing contributions, especially toward retirement.

### 4. **Adjust Your Tax Withholding**

Check your current withholdings to avoid surprises later. The goal: not owing a large amount or overpaying and missing out on money you could be using now.

### 5. **Tackle Your Debt**

List out your balances and focus on paying down high-interest debt first, while continuing to make minimum payments on the rest. A clear plan can help you make steady progress toward becoming debt-free.

A mid-year checkup doesn't have to take long, but it can make a big difference. Small adjustments today can set you up for a stronger finish to the year. If you have questions, reach out to a friendly branch representative today!



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[Rewards.LoveMyCreditUnion.org](https://Rewards.LoveMyCreditUnion.org)





## 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



# Georgia Heritage

FEDERAL CREDIT UNION

## Holidays - Branches closed:

Labor Day - Monday, September 7, 2026



**912.236.4400**

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

### Smartline

912.233.6491 • 1.800.408.6466

### After Hours Hotline

1.877.755.3146

### Serving You With a Smile

Our team is committed  
to providing the  
personal service and  
trusted guidance you  
deserve.



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