

Fall 2026

Moo-Ving Money

News & More from GHFCU

Cash in the Wild!



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Bank like you own it, because you do!



OUR MEMBERS MAKE THE SEASON BRIGHT!

As another year comes to a close, the Board of Directors, Management, and Staff of Georgia Heritage FCU are counting our greatest blessings, and our members are at the top of the list.

Thank you for choosing us, trusting us, and allowing us to be part of your financial journey. Your membership is the gift that keeps our Credit Union and community growing stronger.

2026 marked a very important part of GHFCU history, we introduced the world to our new mascot, a mini Highland Therapy Cow named Cashmere, also known as "Cash", and you welcomed him with open arms! As we turn the calendar to 2027, we look forward to a year rich with new possibilities, shared progress, and reasons to celebrate.

May your holidays be merry, your New Year be bright, and the year ahead be filled with happiness, good health, and prosperity.

Warmest Wishes,
The Board of Directors, Management and Staff of Georgia Heritage FCU and Cash!

ZELLE® IS HERE!

Sending money to friends and family is easy! Georgia Heritage Federal Credit Union is excited to announce that **Zelle®** is here!

Zelle® is a fast and easy way to send and receive money with friends, family and others you trust, right from your GHFCU digital banking. Whether you're splitting the dinner bill, paying back a friend, or sending money to a family member, Zelle® makes it simple to move money in minutes.

Best of all, there's no need to download a separate app. Once available, eligible members will be able to access Zelle® through Georgia Heritage FCU's online and mobile banking.

Learn more at gaheritagefcu.org/zelle/.



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SKIP THE PAYMENT, NOT THE MERRIMENT!

The holidays can bring plenty of extra expenses. With our Holiday Skip-a-Payment program, you may be able to skip an eligible loan payment and keep more room in your budget for gifts, décor, travel, celebrations, and seasonal necessities. You can opt to skip a loan payment* in either November 2026, December 2026, or January 2027 on each qualifying loan for a small processing fee of \$35 each. The completed form must be received before the due date as specified on the application.

Apply to skip-a-payment here:
<https://gaheritagefcu.org/wp-content/uploads/2026/10/Skip-A-Pay-2026-27.pdf>

**Not all loans are eligible to skip. Terms and conditions apply. Review the full GHFCU Holiday Skip-a-Pay form or see the Credit Union for full program details.*

WORKING HARD, HAVING FUN!

At GHFCU, we believe taking care of our employees is as important as taking care of our members! In celebration of National Ice Cream Day, we treated our staff at all branches to a visit from Birdie Lu's, a local ice cream truck, a super fun way to show our appreciation for our amazing team while supporting a local business!

And the fun didn't stop there! The GHFCU team and their families also headed to a Savannah Bananas Game for an unforgettable afternoon filled with laughs, dancing, and a little baseball sprinkled in. Great people, great culture, and plenty of fun, just a few more reasons why working at GHFCU is pretty sweet!



TURN WISH LISTS INTO CHECKED LISTS

From thoughtful gifts and festive gatherings to holiday travel, seasonal expenses can add up quickly. A Visa® Credit Card from GHFCU gives you a convenient, secure way to make purchases while keeping everything organized in one place.

Enjoy card features that work for you throughout the season:

- Rates as low as **9.9% APR***
- 25-day grace period on purchases
- Convenient and secure purchasing
- Earn 1 point for every \$1 spent in net retail purchases through the uChoose Rewards Program
- No fee balance transfer at account opening

Check off your holiday list with confidence. Apply today at gaheritagefcu.org/visa-credit-cards/ and keep a trusted card at the top of your wallet.

*Annual Percentage Rate | All loans are subject to credit approval. Terms, conditions, and rewards program restrictions may apply. See Credit Union for full terms and details.



CASH IN THE WILD!

Cashmere, A.K.A. Cash, Georgia Heritage FCU's favorite four-legged team member, has been busy making rounds and bringing plenty of smiles along the way!

Members had the chance to meet Cash during special meet and greets at our Rincon and Pooler branches, while all of our branches joined in the fun with cow-themed celebrations throughout the year. From Cow Appreciation Day and World Cow Day to National Dog Day, where we had fun celebrating the fluffy friends in our life because Cash basically thinks he's a big dog, there have been plenty of reasons to celebrate!

Each special day included treats and Cashmere-themed goodies at our branches, giving members another reason to stop by, say hello and join the fun.

Keep an eye out for Cash in the wild, you never know where he'll show up next!



BEFORE THE YEAR CLOSES, YOUR NEW HOME COULD TOO!

If buying a home is still on your 2026 list, don't wait for spring to restart your search. With more homes entering the market and sales activity moving at a more measured pace, this fall and winter may bring opportunities for buyers who are prepared to act. Sellers hoping to close before year-end may also be more open to negotiating on price, repairs, or closing costs.

When you're ready to make your move, turn to a local team you can trust. **Georgia Heritage FCU was recently recognized among the Best of Pooler for mortgages***, reflecting our commitment to helping members navigate the homebuying journey with personalized service and local expertise.

Start with a mortgage preapproval. Our team can help you understand your budget, explore available loan options, and shop with greater confidence.

Make your move before the calendar turns. Apply at www.gaheritagefcu.org or contact a mortgage specialist today.

Learn more about the 2026 Readers Choice Awards here:
<https://www.poolermagazine.com/pages/2026-best-of-pooler-reader-s-choice-awards>

*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.



FREEDOM RINGS IN RINCON!

GHFCU was proud to sponsor and join the fun at Rincon's Freedom Rings Festival, a community celebration featuring live music, food trucks, local vendors and family-friendly activities.

Our team hosted a GHFCU booth during the festival and enjoyed connecting with members, neighbors and friends throughout the evening. And, of course, Cash made a surprise appearance, bringing a little extra GHFCU fun to the festivities!

We love opportunities like these to get out into the communities we serve and celebrate alongside the people who make them special.



INTERNATIONAL CREDIT UNION DAY®



Each October, credit unions around the globe come together to celebrate International Credit Union Day® (ICU Day) and the cooperative principles that unite the movement.

This year's celebration will take place Thursday, October 15, marking the 78th anniversary of International Credit Union Day. The 2026 theme, "Cooperative Finance: A Steady Signal in a Noisy World," highlights the trust, stability and clarity credit unions provide amid economic uncertainty, information overload, and an increasingly complex financial landscape.

While financial trends and technologies continue to change, the Credit Union mission remains constant: putting people first. Through personalized service, responsible financial solutions and a genuine commitment to their communities, credit unions help members make informed decisions and move forward with greater confidence.

On October 15, we invite you to stop by the Credit Union to help us celebrate the 78th ICU Day. We will serve refreshments and goodies at all branches AND our Christmas Club Savings will also be paid out on this day!



ROOTED IN COMMUNITY: GHFCU GIVES BACK

At GHFCU, being part of the community means more than just having branches in the area. It means showing up, giving back, and supporting the organizations, schools and events that make our communities stronger.

Throughout 2026, GHFCU has been proud to support causes across the Savannah area, from local students and athletes to veterans, healthcare organizations, community events and more.

Supporting Local Students & Athletes

GHFCU continues to invest in the next generation through local schools, athletics and youth organizations. This year, we donated \$1,000 to the **South Effingham Future Farmers of America (FFA)** and provided an additional \$500 to help send a student to a convention in Washington, D.C.

We're also cheering on local student-athletes throughout our charter by sponsoring local sports teams including **South Effingham High School Football, Groves High School Football and Basketball, Richmond Hill High School Baseball, Top Gun Savannah Cheer**, and others, donating over \$10,000 between the organizations.

Caring for Our Community

Sometimes giving back means meeting a simple need and making someone's day a little brighter. GHFCU was proud to serve as the "Snack Fairy" for **Mary's Place**, delivering treats for an organization that provides support and services to survivors of sexual assault and their families throughout the Coastal Empire.

We also contributed to **Riverview Health and Rehab Center's summer walk-a-thon fundraiser**, helping provide funding for activities and events for its residents.

This fall, our commitment to community health continues during **Breast Cancer Awareness Month**. GHFCU donated \$2,000 to the **Telfair Mammography Fund**, helping provide access to important breast health services for someone in our community who may otherwise face financial barriers to receiving care.

GHFCU also made a donation to the **SAFE Shelter for Domestic Violence** in honor of **Domestic Violence Awareness Month**, and encourages staff to wear pink or purple on Wednesdays in October in support of the cause. The SAFE Shelter is an integral resource in the community, providing resources and support to survivors and their families.

Honoring Those Who Serve

Supporting those who have served our country is another cause close to our hearts. GHFCU was proud to sponsor **Nine Line Foundation's 2026 Heroes Weekend**, a three-day event dedicated to raising funds and support for veterans.

Our team participated throughout the weekend and hosted a booth at the **Run for the Wounded 5K/10K**, where we handed out snacks, refreshments and GHFCU swag while cheering on participants. It was an incredible weekend of community, camaraderie and support for those who have sacrificed so much.



Craig LeFournau

Showing Up for Savannah

Of course, community involvement can also mean simply getting out and enjoying what makes our area special! GHFCU sponsored the **Richmond Hill Farmers Market** and joined vendors, neighbors, and visitors at the July 18 market.

We're also proud to support Savannah's local arts and entertainment scene as a sponsor of **AURA Fest**, helping bring concerts, festivals, and live music experiences to the area.

On September 4, GHFCU served as the photography sponsor for the **Hospice Savannah Golf Tournament**, supporting an event that raises funds for Hospice Savannah programs and services.

From Friday night football and farmers markets to healthcare, veterans and local nonprofits, every sponsorship is another opportunity to invest in the people and organizations that make our communities special. Because at Georgia Heritage FCU, community isn't just where we do business, it's where we belong.



THANK YOU FOR VOTING US BEST CREDIT UNION IN SAVANNAH!

Georgia Heritage FCU has been named **Best Credit Union in Savannah** in Connect Savannah's 2026 Best of Savannah awards. We're especially grateful because this recognition comes from votes cast by the community we serve.

To our members: thank you for choosing GHFCU and for trusting us with your financial goals. Your support means so much to our team. We're also grateful to our employees, whose care and dedication help make Georgia Heritage a place members can count on.

We're proud to be part of this community, and we look forward to continuing to serve you. Thank you, Savannah!



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:

Veterans Day - Wednesday, November 11, 2026

All Staff Meeting - Tuesday, November 17, 2026; Delayed Opening at 1 p.m.

Thanksgiving Day - Thursday - Friday, November 26 - 27, 2026

Christmas Eve - Thursday, December 26, 2026; Close at 1:00 p.m.

Christmas - Friday, December 25, 2026

New Years Eve - Thursday, December 31, 2026; Close at 1:00 p.m.

New Year's Day - Friday, January 1, 2027



912.236.4400

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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