



# Georgia Heritage FEDERAL CREDIT UNION

Newsletter • Spring 2020

## Spread the word, Share the love

A lifetime worth of benefits for those you love

Did you know you could be spreading a lifetime's worth of credit union benefits to your immediate family members related by blood, marriage or adoption?

Across the board, credit unions offer lower interest rates on loan products, a higher rate of return on savings products and lower fees on checking accounts, credit cards and closing costs so you can keep more of your money where it needs to be...in your own pocket!

So why wouldn't you tell your family members about us? Spread the word and share the love of lifelong credit union membership with your family today!



## Hassle-free banking, **ZERO WAIT TIME!**

Want to easily access your credit union accounts without standing in line? Download our mobile banking app to your phone from the App Store® or Google Play® and your accounts will literally be at your fingertips!

- View account balances and transaction history
- Transfer funds between accounts
- Pay your bills and credit union loans
- Deposit your checks
- Locate an ATM
- Access budgeting tools and more!

*Empower yourself with hassle-free account access so you can perform your daily financial management activities at a moment's notice. Download our mobile app today!*



## VOTE GEORGIA HERITAGE FEDERAL CREDIT UNION BEST OF THE BEST 2020 COASTAL EMPIRE



1. Log on to <https://savannahnow.gannettcontests.com/2020-Best-of-the-Best-Coastal-Empire/gallery?group=345161>
2. Scroll down and select, "Credit Union"
3. Vote for - Georgia Heritage Federal Credit Union

Please Note: You may have to register to vote first before you make your selections. Registration is relatively simple. Voting closes on April 13th. If you are using Internet Explorer as your browser you may get a, "Your browser is unsupported" message but the information should still load. If not, try Firefox or Google Chrome instead as your browser.



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

# GHFCU in the Community



## Student Success Expo and STEM Festival

GHFCU participated in the 11th annual Student Success Expo and STEM Festival on Saturday, January 11, 2020. The Savannah-Chatham County Public School System facilitated the event. The Expo featured a Teddy Bear Clinic which focuses on the healthcare science fields and showcases a collaboration between the school district and

local healthcare professions and post-secondary institutions. Georgia Heritage Federal Credit Union sponsored 100 GHFCU Olive mascot stuffed animals to the clinic as well as an informational booth.

## St. James Church Annual Conference

Georgia Heritage FCU donated pens and calendars to the St. James Church Annual Conference. GHFCU is expected to collaborate with the church again and sponsor an educational seminar open to their congregation in the future.



## Georgia Southern Browse

Georgia Heritage FCU participated in the spring semester 2020 Savannah Browse at Georgia Southern University in Savannah. The event was sponsored by the school's Office of Student Activities. The Savannah Browse is an interactive event that allows local businesses

and university departments to promote their services and build relationships with new and returning college students. The event was held on January 21, 2020.

## Effingham School Career Expo

Georgia Heritage FCU participated in the Effingham County High School Career Day on January 23, 2020 at their Springfield campus. The purpose of the event was to provide the students with educational information about careers in banking at a credit union. The credit union provided students with information about the various positions on the frontline as well as various back-office careers. The students were also provided with GHFCU brochures and applications for youth accounts to take home to their parents for consideration. We also made the students aware of the GHFCU scholarship.

## Ronald McDonald House Charities of the Coastal Empire

The Ronald McDonald House Charities of the Coastal Empire provides a home away from home atmosphere for critically ill or injured children and their families. Georgia Heritage FCU participated in the Adopt-A-Meal program and provided a freshly cooked breakfast for a family. We volunteered at the Ronald McDonald House on January 25, 2020.



## COVID-19 Update

As the COVID-19 (Coronavirus) situation continues to evolve each day, we believe it is our corporate and social responsibility to make every effort possible towards the containment of this virus. With the health and safety of our team and members as our top priority Georgia Heritage FCU has decided to close the lobbies of all branches which was effective on, Monday, March 23rd. We will still provide our same great service via drive-thru, ATM, branch appointments, mobile banking and online banking.

To schedule a branch appointment call the applicable appointment line:

Lathrop Branch: **912-629-4066**  
(1085 W. Lathrop Ave., Savannah GA 31415)  
Rincon Branch: **912-629-4067**  
(5745 Hwy. 21 South, Rincon, GA 31326)  
Pooler Branch: **912-629-4068**  
(102 Park Ave., Pooler, GA 31322)  
Stephenson Branch: **912-629-4069**  
(200 Stephenson Ave., Suite 100, Savannah, GA 31405)

We recommend members bank remotely whenever possible. You can access your accounts virtually anywhere, anytime with our mobile app and at [www.gaheritagefcu.org](http://www.gaheritagefcu.org). Using these digital tools, you can make deposits, payments, view transactions, transfer funds, check your balances, find an ATM, and more. Below are Georgia Heritage Federal Credit Union remote service options.

### REMOTE BANKING OPTIONS

#### MOBILE & ONLINE

If you haven't already, we encourage you to download our mobile app <https://www.gaheritagefcu.org/mobile-app/> and enroll in our online banking services <https://online.gaheritagefcu.org/enroll>.

#### TELEPHONE BANKING

You can also access your accounts via our audio banking line by simply calling 912-233-6491, 912-236-4400, option 3 or 800-408-6466 .

#### ATMs and SHARED BRANCHING

Locate an ATM at <https://www.gaheritagefcu.org/cu-liance-atm-network/> and find a CO-Op Shared Branching location at <https://www.gaheritagefcu.org/co-op-shared-branch/>. Call ahead for CO-Op Shared Branching availability.

#### DRIVE-THRU LOCATIONS

You can find our branch and drive-thru hours here <https://www.gaheritagefcu.org/contact-us/> .

Please also know our credit union has the appropriate business continuity plans enabling us to sustain operations should the situation require a change in hours and/or closure to our branch offices.

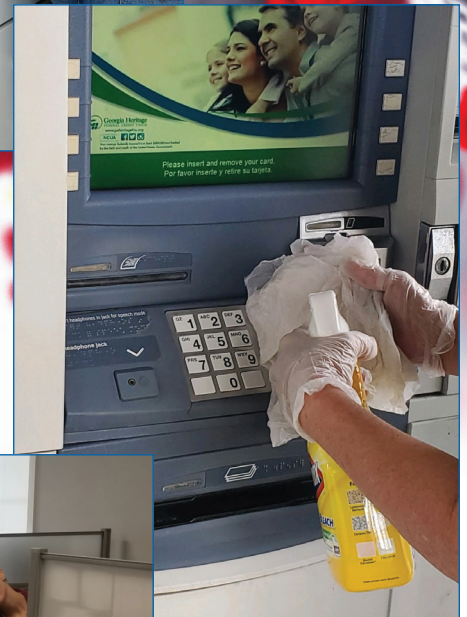
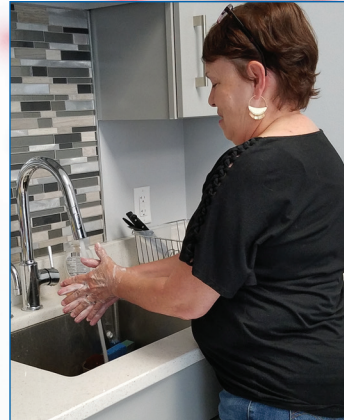
We're committed to being responsive to the needs of our members and staff as the situation unfolds. We'll keep you informed via our website at [www.gaheritagefcu.org](http://www.gaheritagefcu.org) and on FACEBOOK ([www.facebook.com/GAHERITAGEFCU/](http://www.facebook.com/GAHERITAGEFCU/)), TWITTER ([www.twitter.com/GAHERITAGEFCU/](http://www.twitter.com/GAHERITAGEFCU/)) or INSTAGRAM ([www.instagram.com/gaheritagefcu/](http://www.instagram.com/gaheritagefcu/)) if further plans are necessary in response to the virus. Should you have any specific concerns, please contact us at (912) 236-4400 or (800) 442-8877 or via email at [member.service@gaheritagefcu.org](mailto:member.service@gaheritagefcu.org) .

Sincerely,  
Georgia Heritage Federal Credit Union

## CORONAVIRUS SAEFTY & PREVENTION

Here are a few [Coronavirus safety and prevention tips](#) Georgia Heritage Federal Credit Union is using.

- 1. Hand Washing & Sanitizing** - All employees are washing their hands frequently. In fact, it's estimated that frequent, proper hand-washing could slow the spread of COVID-19 significantly.
- 2. Keep ATMs , Money Receptacles and Other Surfaces Clean** - We already [keep our ATMs and money receptacles clean](#), but we are doing a little extra to sanitize touchpoints and keep them safe for members and non-member customers! Furthermore, any frequently touched items, objects, and surfaces get the same treatment. This includes desks, counters, pens, and door handles.
- 3. Remote Work** - Not all employees need to be on premise to do their jobs effectively. Many staff who aren't member-facing are working remotely occasionally. Minimizing employee contact will greatly reduce their chance of getting infected.
- 4. Closing Branch Lobbies** - We have found alternative ways to serve our members through drive-through banking, ATMs, by appointment and online and mobile banking.
- 5. Social Distancing** - We are practicing social distancing within the branches. The World Health Organization states that it is an important and effective way to slow the spread of COVID-19.
- 6. Stay Informed** - We continue to monitor the [World Health Organization \(WHO\)](#) , [Centers for Disease Control and Prevention \(CDC\)](#) websites as well as local and federal news for current updates.



Love My  
Credit Union  
rewards

## Top Deals

Sprint   

Get more from your credit union membership  
at [LoveMyCreditUnion.org](https://www.LoveMyCreditUnion.org)

# Money Magic™

Share, spend and save at your credit union

April is National Credit Union Youth Month™ and to celebrate, we want to help teach your kids the magic of money! By understanding how to responsibly share, spend and save, our youth can build magical money habits that last a lifetime.

This month is the perfect time to start teaching kids to save for their future and help them find joy in setting aside a little money for everyday spending and helping others. In fact, if you stop by the credit union during the month of April and open your child's first [savings account](#) at Georgia Heritage with just a \$20 deposit, your kids can receive a stuffed toy replica of the Olive mascot.

## Smart ways to spend your tax refund

A tax refund is a great chance to better your financial footing. If you're expecting a refund this year, consider these 10 ways to use the money wisely.

- 1. Start an emergency fund** - Aim to set aside 3-6 months' worth of must-pay living expenses.
- 2. Further your career** - Invest in yourself by funding additional job training, tuition, a work-related conference or membership in a professional organization that can enhance your future paychecks, job stability and career potential.
- 3. Pay off debt** - Start paying those debts with the highest interest rates; eliminating these will save you the most money in the long run.
- 4. Put it into an IRA** - Even if you have a 401(k) through your employer, you can open your own individual retirement account to supplement that plan.
- 5. Start (or add to) a college fund for your kids** - College tuition is only going up. You can't start saving for your little ones' futures early enough.
- 6. Invest** - Whether real estate, stocks or another type of investment, sock your funds into an account that will help it grow!
- 7. Home ownership** - If you're saving for a home, use your refund to increase your down payment to avoid costly private mortgage insurance and reduce the amount of your mortgage. If you've already got a mortgage, make an extra payment or two to reduce the principal.
- 8. Make home improvements** - Make your home more functional while increasing its resale value by tackling those needed home repair and improvement projects.
- 9. Buy life insurance** - A term life policy can provide protection for loved ones at a relatively low cost. For the cost of a few hundred dollars, your tax refund can allow your family to maintain its standard of living if the unthinkable happens.



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



### Smartline

912.233.6491 • 1.800.408.6466

### Holidays - Branches closed:

Memorial Day:  
Monday, May 25, 2020

Independence Day:  
Saturday, July 4, 2020



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