



**Georgia Heritage**  
FEDERAL CREDIT UNION

Newsletter • Spring 2022

## TAP, TAP, TAP INTO YOUR HOME'S EQUITY... ONCE OR REPEATEDLY

Do you have big home improvement ideas you want to put into action this spring? Tap into the equity you've built up in your home to bring those ideas to life. Or use the equity to cover other big expenses coming your way such as new appliances, a dream vacation or college tuition.:

- Tap into available funds repeatedly as you need them
- Personalized local service
- Simple application process
- Competitive low interest rates
- Affordable payment plans

To request HELOC information, [click here](#).

*\*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. NMLS #446248*



## You're closer to paradise than you may think!

Dreaming of sticking your toes in the sand and leaving work behind for a while? Apply for a personal loan\* to start planning your vacation paradise.

### Competitive rates & flexible terms

Paradise is waiting. [Apply online\\*\\*](#) today!

\*All loans subject to credit approval. Terms and conditions apply. \*\*Data rates may apply.



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





**SAVE SMALL**

**DREAM  
BIG**

*at your credit union™*

Dreaming big doesn't mean you need to start with big actions. The first small step is usually the hardest, but once it's taken, you can use momentum to propel you forward.

Georgia Heritage FCU has tools to help fulfill these dreams. With a youth savings account that earns compound interest, young members can deposit small amounts on a regular basis and watch their savings grow "like magic." The earlier they start a savings account, the more it will grow, and the easier it will be to achieve their dreams. Learning this good financial habit at a young age will set them up on the path of successful financial well-being.

Join us this April as we celebrate National Credit Union Youth Month. Start teaching your kids to save small and dream big by opening a youth savings account! Visit [www.gaheritagefcu.org](http://www.gaheritagefcu.org) for more information!



## Busy life? It's time to simplify.

Looking for ways to simplify your busy lifestyle? Start with our mobile banking app! With a couple taps and snaps, you can deposit your checks, review your transactions, pay your bills, and much more. Take a look!

- Deposit Checks
- Review Transaction History
- Pay One-Time or Recurring Bills
- Transfer Funds
- Access E-Statements
- Locate an ATM

All of this and more is literally at your fingertips. It's time to simplify. Download the Georgia Heritage FCU Mobile app today from the App Store® or on Google Play™!



## Member Only Deals

Enjoy Exclusive Savings Every Day



Love My Credit Union®  
rewards

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

## Car Buying Tips in 2022

Due to continued semiconductor chip shortages and supply chain problems, car shoppers today must deal with a limited selection, dealership markups, few discounts, and a greater sense of urgency to move quickly on a deal. Here are 4 ways Edmunds notes car buying has changed and how you can manage it:

1. **Continued shortages = higher prices** and dealerships are less likely to come down on price. Edmunds recommends casting your net out farther to many car brands and dealers and when you find one, act fast. Getting preapproved at the credit union can help you make a quick offer.
2. **Order your next car** - Ordering a vehicle saves the dealership money on lot fees and insurance - savings they can pass on to you. The easiest way to order is to use an automaker's website to build the vehicle you want and then send the information to your preferred dealership.
3. **Leasing is less popular** - As inventories remain low and the cars that are in stock tend to be loaded with options, they're less likely to be targeted by automakers' leasing programs. If your current lease is ending soon, consider buying it out as the selling price was likely calculated years before the market turned.
4. **Used vehicles may not offer relief** - Used-car shoppers need to either shop for an older vehicle, or consider a new car, which might provide a better value from its warranty and have a lower interest rate when compared to used.

Vehicle shortages will continue throughout 2022, but if you widen your search and are prepared to jump on a deal when you find it, you may be able to get a great car at a price you like.

For additional information and to keep reading, visit [www.edmunds.com](http://www.edmunds.com).



## There's still time to apply for the GHFCU scholarship program!

There's still time to apply for our 2022 GHFCU Scholarship Program. The scholarship application process is done entirely [online](#) and the deadline is April 5th! This year, GHFCU will award two college scholarships, a \$2,000 first-place prize and a \$1,500 second-place prize.

"We are so thrilled to bring our scholarship program back year after year," said Georgia Heritage President and CEO Dale Taratuta. "It's a great way for us to show our appreciation to the members we serve by investing in the future of their communities. We enjoy it every year."

As part of the submission process, applicants will be required to submit a video that showcases their creativity and commitment to the community. "I look forward to watching all the thoughtful and unique video submissions," Taratuta said. "We've received some truly inspiring submissions in years past and, in all honesty, I expect this to be an exciting year too."

Scholarships are available to GHFCU members in good standing. Anyone who lives, works, worships or attends school in Chatham, Effingham and Bryan counties are eligible to open an account at Georgia Heritage. If you do not have an account, open a Georgia Heritage Federal Credit Union Account today! Learn more and apply @ [www.gaheritagefcu.org](http://www.gaheritagefcu.org)!

## SECURITY CORNER

### Tips to prevent falling for malicious QR codes

With the rise of QR code use by companies since the pandemic began, the Federal Bureau of Investigation (FBI) recently warned they're now the target of the latest cyber threat. Cybercriminals are replacing legitimate codes with malicious codes that either lure victims to fraudulent sites and prompt them to enter financial information or the fake codes contain embedded malware giving criminals access to take over the victim's mobile device.

- Once you scan a QR code, check the URL to make sure it is the intended site and looks authentic. A malicious site may look similar but contain typos or a misplaced letter.
- Practice caution when entering login, personal, or financial information from a site you accessed from a QR code.
- If scanning a physical QR code, ensure the code has not been tampered with, such as with a sticker placed on top of the original code.
- Do not download an app from a QR code. Use your phone's app store instead.
- If you receive an email stating a payment failed from a company you recently made a purchase with and the company states you can only complete the payment through a QR code, call the company to verify using a phone number through a trusted site and not a number provided in the email.
- Do not download a QR code scanner app. This increases your risk of downloading malware onto your device. Use your mobile phone's camera instead.
- If you receive a QR code that you believe to be from someone you know, reach out to them through a known number or address to verify that the code is legitimate.
- Avoid making payments through a site navigated to from a QR code. Instead, manually enter a known and trusted URL to complete payment.

If you believe you've been a victim of stolen funds from a tampered QR code, the FBI asks you report it to your local [FBI field office](#) and to the FBI Internet Crime Complaint Center at [www.ic3.gov](http://www.ic3.gov).



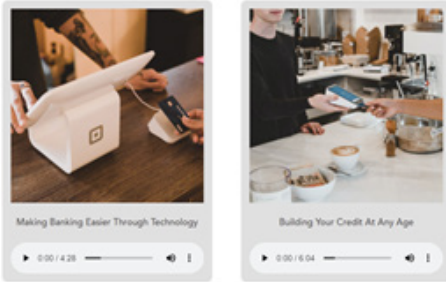
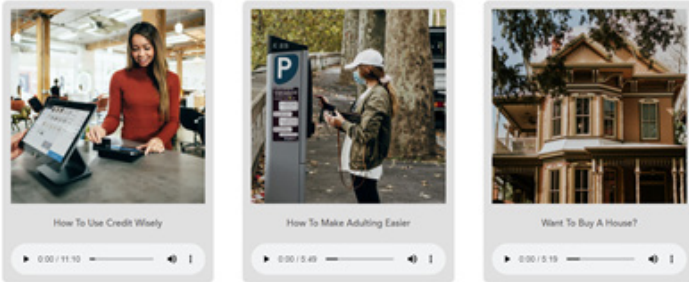


# GHFCU

## in the Community

### GHFCU Podcasts are here!

The GHFCU podcasts are here! These podcasts are a new feature on our website with topics ranging from "How to Buy a Home" to "How to Use Credit Wisely". These podcasts provide financial education to our members and are available on Spotify to help educate the community as well. To get started with Spotify, click [here](#).



### Pooler Lions Club Sponsorship

A \$500 donation was given to the Pooler Lions Club, on January 12th in support of their 2022 Charity Fund and the "Chipping for Charity Golf Tournament". The Pooler Lions Club supports efforts that impact the community at large as well as the blind and visually impaired. The golf tournament is scheduled for May 2022.



### VP of Lending visits South Effingham Elementary School Career Day

Billie Dees the Vice President of Lending represented GHFCU at South Effingham Elementary School Career Day on January 28th. Career Day is a chance for the students to meet professionals who have taken their passion of learning into a direction in which they are able to apply it in their everyday lives.



**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 30, 2022

Juneteenth:  
Monday, June 20, 2022

Independence Day:  
Monday, July 4, 2022



Federally insured by NCUA