



# Georgia Heritage

## FEDERAL CREDIT UNION

Newsletter • Summer 2020



### We are here for you!

The recent months have weighed heavily upon all of us in varying ways. Maybe you are one of the many individuals who braved the front lines in healthcare, home delivery, grocery store service, truck driving or more. Or maybe you were sheltered in place learning to juggle remote work and distance learning for your children. Or maybe you suffered a furlough or total job loss.

Whatever the situation, we know it has been a stressful experience. We want to first and foremost THANK YOU for your patience with the credit union as we had to make difficult and unprecedented decisions regarding lobby access. We certainly missed seeing your faces but did what was necessary to protect us all.

Now, as we slowly settle into a new normal, we want to remind you that we're still here for you. We understand many of you have suffered financially. If you need assistance with debt consolidation, loan payment reworks, or a new loan to get you back on your feet, please don't hesitate to reach out to us.

### We are here for you!

## Continued Safe Practices

We are so excited that our branch lobbies are now open to you again and we can serve you in the way we like best, face to face! However, we want to remain vigilant about staying safe in public places by continuing the prevention methods we've been practicing.

To ensure safety, we ask all staff & members to:

- **Clean hands often** - Wash your hands with soap and water or use hand sanitizer, especially after touching frequently used items or surfaces.
- **Avoid close contact** - Please maintain social distance in our facilities by allowing 6 feet of space between yourself and others.
- **Cover coughs & sneezes** - Remember to always cover your mouth and nose with a tissue when you cough or sneeze or use the inside of your elbow. Throw used tissues in the trash and wash your hands.
- **Wear a mask** - While facemasks are not mandatory, you should strongly consider using face coverings while in public, and particularly when using mass transit.
- **Clean & disinfect** - We will continue to follow proper cleaning protocol of our facilities, ATMs, electronics, and hard surfaces.
- **Stay home when ill** - Please stay home if you are feeling ill and use our many remote banking options instead.

Learn more about [online banking](#) or [mobile banking](#) today. Thank you for your cooperation!



## Ready to make this a summer of saving?

Use these 10 summer energy savings tips!



- 1. Schedule an A/C tune up** - Let a HVAC technician clean your A/C system, perform preventative maintenance, ensure proper fluid levels, and help you to optimize energy efficiency and prevent system breakdowns.
- 2. Seal & insulate** - Inspect your home for air leaks and poor insulation and address any needs. Consider a professional energy audit where technicians use infrared heat mapping to pinpoint your home's thermal weak spots.
- 3. Keep your vents open & clear** - Make sure your vents are open, free of dust and directing air toward the center of the room.
- 4. Block out the sun** - Keep the shades or blinds drawn on sun-facing windows.
- 5. Use ceiling & pedestal fans** - The Department of Energy says you can raise your thermostat up to four degrees without any sacrifice in comfort by using fans. Make sure your ceiling fans are turning counterclockwise for summer and you don't leave fans running in empty rooms.
- 6. Upgrade to a smart thermostat** - The latest thermostats can be controlled from anywhere with your phone, making it easy to warm things up a few degrees when you're away.
- 7. Take to the grill** - Outdoor grilling reduces the amount of heat created in your home from cooking with your oven or stove.
- 8. Limit daytime use of big appliances** - Dryers and dishwashers can put out a good deal of heat. Try running these at night so your A/C isn't working so heavily during the day.
- 9. Go LED - LED** bulbs stay cool to the touch while drawing a fraction of the power used by incandescent and fluorescent bulbs.
- 10. Replace windows** - Upgrade to energy efficient windows for significant savings.



## Drive into summer savings!

Drive into summer savings with a sizzling auto loan\* from the Georgia Heritage Federal Credit Union! We've got hot rates on cars, trucks, SUVs, convertibles and more.

- Competitive Rates
- Quick and easy loan processing
- Pre-approvals so you know your budget before you shop

Apply for your loan today and you may drive into hot summer savings. [Get started now!](#)

*All loans are subject to credit approval and underwriting.*



## NEWS FLASH: READ ALL ABOUT IT!

Georgia Heritage Federal Credit Union has an affiliation with AmeriCU Mortgage to offer our members one-of-a-kind home financing solutions for home purchases and refinances.

Learn about the service philosophy, extensive product library, and commitment to you, a valued member of Georgia Heritage Federal Credit Union.

[Apply Now!](#)

## 3 Easy Ways to Save More

One of the easiest ways to start saving more of your money is to cut unnecessary expenses. During these tough times, small automated savings might not be enough. Consider these tips to find more cash to use for necessities or to stash into savings.

- 1. Renegotiate with service providers** - Call your cell phone provider, insurance company and other service providers to renegotiate your services according to your needs. Consider downgrading to a more affordable phone, cable, or Internet plan.
- 2. Cancel subscriptions** - Cancel (or even just suspend) any subscriptions you don't need or are not actively using. This may include your gym membership, movie and entertainment subscriptions, or retail shopping programs.
- 3. Skip the takeout and shop smarter at the grocery** - Delivery fees and tips tacked on to meal orders can rack up unnecessary expenses. Skip the takeout option and get more creative in the kitchen. Plan your meals by the week so you can simplify your grocery shopping and keep the bills down.



## New Tax Deadline Approaching

In March, the Treasury Department and Internal Revenue Service announced the federal income tax filing due date would be automatically extended from April 15, 2020 to **July 15, 2020**. If you haven't filed your 2019 taxes yet, make sure to get your papers in order and do so prior to the new deadline.

According to the IRS website, individual taxpayers who need additional time to file beyond this deadline can request a filing extension by filing Form 4868 through their tax professional, tax software or using the Free File link on IRS.gov. Businesses who need additional time must file Form 7004.

As a credit union member, you can also save by filing with Turbo Tax. [Learn more!](#)

For more information on filing your taxes, [visit www.irs.gov](http://www.irs.gov)\*

\*Not intended to provide tax advice.

## Shopping credit cards that give back? Apply for our VISA® credit card\* today!

[Apply](#) for a GHFCU VISA® credit card\* and enjoy rates as

low as **9.90% APR\*\*!**

- Membership required
- No annual fee
- No minimum finance charges
- Earn Choice Care Rewards points
- 25-day grace period

\*All loans subject to credit approval and underwriting. \*\*APR-Annual Percentage Rate. The rate you receive may be different based on your credit-worthiness. No grace period on balance transfers. Rates subject to change at any time without notice.



## GEORGIA HERITAGE FEDERAL CREDIT UNION Donates Chromebooks to Students for Distance Learning

With distance learning now in effect, Savannah-Chatham County Public School System has been needing portable devices for students who are unable to purchase them. The \$1200 donation provided by GHFCU will help the school system buy Chromebooks to distribute throughout Chatham County. This donation fulfills Savannah Chatham County Public School System's vision of preparing all students for productive futures and supporting our mission of "Making a positive difference for our members and the communities we serve."

## Georgia Heritage Federal Credit Union Honors Essential Workers with #THANKYOUTHURSDAY

Georgia Heritage Federal Credit Union honored fellow front-line workers in the Savannah community with Thank You Thursdays. This effort began on May 21st. Georgia Heritage set aside each Thursday to recognize members and branch employees serving the community with dedication and perseverance throughout the pandemic. Members and branch employees were honored throughout the day on Dick Broadcasting radio stations; G100FM and BOB106.9. Additionally, Georgia Heritage staff delivered tokens of appreciation to these community heroes.



On May 21st, Georgia Heritage honored Jenn Fried with AppleCare Urgent Care in Pooler along with Georgia Heritage Branch Manager Catherine Pompei and the Pooler Branch employees. Dr. Kristina Johnson with Memorial Health-Family Care Richmond Hill was the May 28th honoree along with Branch Manager Bill Patrick and the Stephenson Branch employees. On June 4th, Georgia Heritage honored International Paper's Kendall Bragg and Rincon Fire Department firefighters Damian Sampson and Alan Hazard along with Assistant Branch Manager Victoria Harden and Lathrop Branch employees.



Thank You Thursdays concluded on June 11th by honoring Otto Burke, Walmart Worker Walmart Distribution, Christopher Boyd Effingham County EMT, Deja Williams Chatham County Corrections Officer along with Branch Manager Lori Mastronardi and Rincon employees.



### Top Deals

Sprint

intuit  
turbotax.

TruStage™

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



**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

1040 King George Blvd.  
Savannah, GA 31419  
(ATM Only)



**912.236.4400**

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



### Smartline

912.233.6491 • 1.800.408.6466

### Holidays - Branches closed:

Independence Day Observed  
Friday, July 3, 2020

Independence Day  
Saturday, July 4, 2020

Labor Day  
Monday, September 7, 2020



Federally insured by NCUA