



Georgia Heritage FEDERAL CREDIT UNION

Newsletter • Fall 2020

Wrapped and ready!

Your gift from the credit union is wrapped, ready and waiting for you to open and enjoy. The holiday skip-a-pay program is back!

We know the holiday season can take a real toll on the wallet. To help out your holiday budget, we're offering you the chance to skip your loan payment(s)* during the holiday season.

Skip a loan payment in either November 2020, December 2020 or January 2021 on each qualifying loan for a small processing fee of \$25 each. The completed form must be received before the due date as specified below. **PLEASE NOTE: Loans with prior skip-a-payment(s) granted since February 2020 (COVID-19 or other) are not eligible.**

Apply today to skip your loan payment this holiday season!

One form per loan — Check one monthly payment on each qualifying loan for \$25 per payment skipped!

November 2020 - Due by 10/19/20 December 2020 - Due by 11/16/20 January 2021 - Due by 12/14/20

Account # _____ Loan # _____ Date _____

Borrower Name _____ Co-Borrower Name _____

Borrower Signature _____ Co-Borrower Signature _____

Georgia Heritage FCU | PO Box 1920 | Savannah, GA 31402

Fax completed form to: 912-629-4055 | Securely email completed form to: member.service@gaheritagefcu.org

My processing fee will be paid by:

Enclosed check for \$ _____ or deduct processing fee from my GHFCU: Checking # _____ Savings # _____

*By signing, I authorize Georgia Heritage FCU to advance my loan payment by one month and acknowledge that this may extend the maturity date of my loan. I acknowledge that this does not change my legal obligation to the Credit Union. Interest will continue to accrue on the unpaid balance during the month I skip my payment at the contractual rate; and when payments resume, the unpaid interest will be collected first. At least six full monthly payments must have been received and the loan be paid current to qualify, with no previous skip-a-payments (COVID-19 or other) having been granted since February 2020. A signed, completed skip a payment form must be received before the above designated due date. Georgia Heritage FCU reserves the right to refuse any skip a payment request and previous delinquent payment history on any loan could affect eligibility. First mortgage, home equity loans, personal lines of credit, Phoenix credit rebuilder loans, certain share certificate secured loans, and credit cards are excluded. If I have purchased credit life, credit disability, GAP or a vehicle warranty with my loan, I understand skipping a payment may affect my coverage(s). Review the policy/contract for these details. If approved, my regular monthly payment will resume immediately following the month skipped.

Happy Holidays from GHFCU!

As this long, strange, and challenging year slowly winds to a close, we want to thank you for sticking with the Credit Union and allowing us to serve you. Although we couldn't see you as much as we would have liked, we hope you've found our digital solutions, affordable products, and convenient services to be accommodating to your needs. Please know we remain ready to discuss your specific financial needs and offer solutions to help.

From our family to yours - may your holidays shine with moments of love, laughter, and goodwill, and may the year ahead be full of contentment and joy.

Happy Holidays & Best Wishes for the New Year!

The Board, Management & Staff of Georgia Heritage FCU



www.gaheritagefcu.org



INSPIRING HOPE FOR A GLOBAL COMMUNITY™

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. ICU Day® has been celebrated on the third Thursday of October since 1948.

Each year we come together to celebrate ICU Day® to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience. This year's ICU Day theme "Inspiring hope for a global community" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education, and support.

Please join us on October 15, 2020 as we celebrate the 72nd anniversary of ICU Day®!



Fall into your next home sweet home!

Shopping for a home this fall? Mortgage rates are still at all-time lows. Find your next home sweet home and look to Georgia Heritage FCU and AmeriCU Mortgage for the financing*!

We offer:

- Competitive rates for home purchase or refinance
- Variety of mortgages, each with unique benefits
- Flexible terms available
- Step-by-step guidance from mortgage loan experts
- Pre-approval for extra confidence when you find the home you want

Don't miss out on your next home sweet home. [Fall into a great deal by applying for your mortgage loan today!](#)

**All loans subject to credit approval. Terms and conditions may apply. NMLS #3028 | NMLS#446248 | AmeriCU is a division of Towne Mortgage Company. Programs available only to qualified borrowers. Programs subject to change without notice. Underwriting terms and conditions apply. Some restrictions apply.*



Not feeling the holiday shopping crowds this year?

Rest easy. You can shop (and bank) virtually.

You can stay in your cozy holiday pajamas to shop for all of your gifts and then keep track of your spending and finances with our digital banking options. [Simply enroll in online banking](#) and download our app from the Apple App® store or Google Play® to get started.

By logging in online or via your mobile device, you can:

- View transaction history
- Pay bills
- Transfer funds between accounts
- Deposit checks on the go
- Access your financial statements

You don't have to go out if you don't want to. You can stay home, shop online and use our digital banking options to keep track of it all. For more information, visit www.gaheritagefcu.org.

Download our apps today!



Coronavirus Scams Prevention Methods

As COVID-19 rages on, so does the cybercrime related to the virus. Scammers are taking advantage of the pandemic to con people into giving up their money and they're using a full suite of scam tools to do so. During this time of uncertainty, knowing how to prevent scams is key. Use these prevention methods to get started.



- 1. Beware of phishing scams** - Do not click on links or open any attachments or pop-ups from unfamiliar sources, and do not give your password, account number or PIN to anyone.
- 2. Ignore offers for a COVID-19 vaccine** - If there is a medical vaccine available or other treatment, it wouldn't be reported through unsolicited emails or online ads.
- 3. Rely on official sources for the most up-to-date information** - Visit the Centers for Disease Control and Prevention, World Health Organization, and your state's health department websites to keep track of the latest developments.
- 4. Research before making a donation** - Be cautious of any business, charity, or individual requesting coronavirus-related donations in cash, by wire transfer, gift card or through the mail.
- 5. Keep your computers and mobile devices up to date** - The latest security software, web browser, and operating systems are the best defenses against viruses, malware, and online threats.
- 6. Enable MFA** - Multi-factor authentication is an important second step to verify who you are on certain accounts, like a text with a code.
- 7. Thoroughly research investment opportunities** - You should be suspicious of any company claiming the ability to prevent, detect or cure COVID-19.
- 8. Report coronavirus scams** - Visit www.ic3.gov to report scams and you can learn more about the latest scam types by visiting ftc.gov/coronavirus.

5 tips for charitable giving

Considering giving more to charity this year? Use these tips to ensure your goodwill is appropriately accommodated and that you earn any associated tax benefits for 2020.

- 1. Donate early and complete your gift by December 31st** - A gift by check is complete when mailed (postmarked) to the charitable recipient, even if not cashed until the following year. Gifts by credit card are complete when your credit card account is charged. Gifts of stock and real estate are more complex so you'll want to make sure you have enough time to make the necessary arrangements.
- 2. Consider your income** - Take time to understand your tax liability for the year. Did your unearned income increase? Did you sell any appreciated assets? The answers may determine how much you want to give.
- 3. Research the charity** - Unfortunately, there are fraudulent charities that will take advantage of your goodwill. To avoid this situation, ask for written information about the organization. A legitimate charity will give you information about their mission, how your donation will be used and proof that your contribution is tax deductible.
- 4. Discuss Your Strategies With a Professional** - Speak with your accountant or financial adviser to ensure your contribution is appropriate to your situation.
- 5. Designate your gift** - Some charities will permit you to specify exactly where your gift is going and for what specific need. This helps you control where your donation goes and whom it helps.



This article is not intended to provide specific tax advice on charitable contributions. Speak with your accountant or tax adviser for specific recommendations.



GHFCU

in the Community

Drive-Up School Supply Giveaway

GHFCU was a proud sponsor of the inaugural AAA Free Drive-Up School Supply Giveaway held on Saturday, August 15th. AAA facilitated a safe, no touch delivery of 400 student backpacks with necessary school supplies and PPE. Our donation helped provide teachers tote care packages, which contained teaching aides, tools and PPE. This collaborative community event has helped area students and teachers to effectively and safely prepare for the 2020 - 2021 school year.



GHFCU Named Best Of The Best 2020 #1 Credit Union in the Coastal Empire

GHFCU's members came out in full support to vote us Savannah Morning News's 2020 #1 Credit Union in the Coastal Empire! Thanks to our loyal members and dedicated staff!



Member Only Deals

Enjoy Exclusive Savings Every Day





Love My Credit Union®
rewards

Get more from your credit union membership at
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



912.236.4400

www.gaheritagefcu.org



Smartline

912.233.6491 • 1.800.408.6466

Holidays - Branches closed:

Columbus Day: Monday, October 12, 2020

Veterans Day:

Wednesday, November 11, 2020

Thanksgiving: Thursday, November 26, 2020

Christmas Eve:

Thursday, December 24, 2020 -
Close at 1:00 p.m.

Christmas Day:

Friday, December 25, 2020

New Year's Eve:

Thursday, December 31, 2020 -
Close at 1:00 p.m.

New Year's Day: Friday, January 1, 2021



Federally insured by NCUA