



Georgia Heritage FEDERAL CREDIT UNION

Newsletter • Fall 2022



OH, WHAT FUN IT IS TO... SKIP A LOAN PAYMENT!

Need extra cash this holiday season? You're in luck. Our holiday skip-a-pay program is back!

You can opt to skip a loan payment in either November 2022, December 2022 or January 2023 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.

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 2022 - Due by 10/17/22 December 2022 - Due by 11/15/22 January 2023 - Due by 12/15/22

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 having been granted since February 2022. 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.

HOME LOANS BUILT JUST FOR YOU!

Are you shopping for your next home sweet home? We can help you build the mortgage you need! Whether buying or refinancing, we have a variety of home loan solutions designed to accommodate your budget. Plus, you can apply to get pre-approved and be ready to make a quick offer when you find the house you love.

**Conventional, FHA, USDA & VA loans*
available**

**Let us build your next home loan.
[Start your application today!](#)****

**All loans subject to credit approval. Terms and conditions may apply. MemberFirst Mortgage NMLS#149532 | GHFCU NMLS#446248 Programs available only to qualified borrowers. Programs subject to change without notice. Underwriting terms and conditions apply. **If a smart phone or tablet is used, data rates may apply.*



TOO MANY BENEFITS TO COUNT!

Are you shopping for a new checking account? Our premium account has countless benefits that'll help you protect your finances, save money on everyday purchases, and enjoy your life!

Benefits*:

- Earn monthly dividends on a minimum average daily balance of \$500
- 2 free Non-GHFCU ATM transactions per month with Direct Deposit and eStatements
- Free Visa® Debit Card with signature-based Choice Card rewards
- Access to 5,000+ CO-OP shared branches and surcharge-free ATMs
- Apple Pay®, Samsung Pay®, and Google Pay™
- Free mobile banking, online banking, and bill pay
- Remote Check Deposit
- IDProtect®
- Cellphone Protection
- Travel and Leisure Discounts
- And much, much more!

We could go on and on, but you get the idea! [Learn more](#) and [apply for your premium checking account](#) today.

**Premium account subject to credit approval. Monthly service fee applies if certain criteria isn't met. Minimum opening deposit of \$25. Restrictions apply. Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. See credit union for full details.*



NMLS #446248



Federally Insured by NCUA

GET OUT WHAT YOU'VE PUT IN!

A home equity line of credit (HELOC) is a great way to leverage the value of your existing property and ensure you have funds available for whatever you want, such as home repairs and improvements, college tuition, a new car, or even a vacation home.

Home Equity Line of Credit*

- Tap into available funds
- Personalized local service
- Simple application process
- Competitive low interest rates
- Affordable payment plans

Get out what you've put in.

[Request information about a HELOC today.](#)

**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.*



SECURITY CORNER

7 best practices to minimize your chances of falling victim to cybercrime

Cybersecurity is the art of protecting networks, devices, and data from unauthorized access or criminal use. There are many risks to poor cybersecurity including malware erasing your computer system, a hacker breaking into your system and altering files, an intruder using your computer to attack others, or an attacker stealing your credit card information and making purchases. To minimize the chances of you falling victim to cybercrime, it's important to familiarize yourself with a few best practices:

1. Keep software up to date - Install software patches so attackers cannot take advantage of known problems or vulnerabilities. Make sure to accept your operating system's automatic updates.
2. Run up-to-date antivirus software - A reputable antivirus software application can automatically detect, quarantine, and remove various types of malware. Make sure to enable automatic virus definition updates to ensure maximum protection.
3. Use strong passwords - Select strong passwords (at least 16 characters and a range of character types) that will be difficult for attackers to guess and use different passwords for different programs and devices.
4. Change default usernames and passwords - Change default passwords, as soon as possible, to a sufficiently strong and unique password.
5. Implement multi-factor authentication (MFA) - MFA uses at least two identity components to authenticate a user's identity, minimizing the risk of a cyberattacker gaining access to an account if they know the username and password.
6. Install a firewall - Firewalls may be able to prevent some types of attack vectors by blocking malicious traffic before it can enter a computer system, and by restricting unnecessary outbound communications.
7. Be suspicious of unexpected emails - Phishing emails are one of the most popular tactics fraudsters deploy to gain information about you, steal money from you, or install malware on your device. Do not ever click on links in unsolicited emails.

For more information on cybersecurity risks and prevention methods, please visit www.cisa.gov.

GHFCU in the Community

It's a **JOY** to serve you!

Thank you for being a member of GHFCU and trusting us to be your financial institution of choice. It is truly a joy for us to serve you.

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!
The Staff of Georgia Heritage FCU



There are more reasons than ever to love being a member of Georgia Heritage FCU!



LOVE MY
CREDIT UNION
REWARDS

Your credit union membership is about the trust and care of community, built around where you live and work. That's why credit union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- Exclusive discount from the **TruStage Home & Auto Insurance Program**.
- Members save on **SimpliSafe**, the #1 expert pick for home security.
- Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program**.
- Save 40% on a 1-year membership to **Sam's Club**.
- Build your credit history with rent and save up to 30% with **Rental Karma**.
- Save \$40 on **Calm**, the #1 app for meditation and sleep.
- Save on your **Travel and Entertainment** needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your credit union membership gets you all these exclusive savings and more at www.lovemycreditunion.org. Check them out and start enjoying credit union member benefits you never knew you had.



On October 20, 2022, Georgia Heritage FCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day® which highlights the many ways that credit unions across the world are helping members to empower their financial futures!

We hope you'll stop by the credit union on October 20th to help us celebrate ICU Day!



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 10, 2022

Veterans' Day

Friday, November 11, 2022

Thanksgiving

Thursday, November 24, 2022

Christmas

Monday, December 26, 2022

New Year's Day

Monday, January 2, 2023