



HOLIDAY SKIP-A-PAYMENT IS HERE!

ENJOY THE HOLIDAYS

without worrying about the budget!

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 2021, December 2021 or January 2022 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 2021 – Due by 10/15/2021 December 2021 – Due by 11/19/2021
- January 2022 - Due by 12/17/2021

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 my 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 2021. 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.



GET PRE-APPROVED FOR YOUR MORTGAGE NOW!

Housing inventory is tight due to low mortgage rates. If you're in the market for a new house, you'll want to get pre-approved for your mortgage* so you'll be ready to buy as soon as you find the home you want.

- All major loans - Conventional, Jumbo, FHA, VA, USDA and ARMs
- Very competitive interest rates and closing costs
- Guidance from qualified mortgage loan representatives
- Pre-approval options

Apply today! Visit us online for more information.**

*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. **If a smart phone or tablet is used, data rates may apply.



Easy, effortless banking

Whether you're traveling and enjoying a long-awaited family get-together or staying home for a more relaxed end of year season, you can rest assured that your credit union accounts are just a few clicks away! We offer easy, effortless online and mobile banking.

To get set up, simply visit www.gaheritagefcu.org to enroll in online banking. Then download our app from the Apple App® store or Google Play® and your funds will be at your fingertips.

From your PC or mobile device you can:

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



[Get started with easy, effortless banking today!](#)



International Credit Union Day October 21, 2021

Each year we come together to celebrate International Credit Union Day (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 ICU Day theme, "Building financial health for a brighter tomorrow," reflects the way we contribute to a brighter future by working to improve your financial well-being. It is at the heart of the vision and structure of Georgia Heritage FCU. The essence of this commitment is reflected in our vision and it's something credit unions have been doing for more than 100 years.

INTERNATIONAL CREDIT UNION DAY®



SECURITY CORNER

SMART AND SAFE ONLINE SHOPPING

The global pandemic and need or desire to stay home more often has made online shopping even more appealing to consumers. However because online shopping continues to top the FBI's cybercrime related complaint list, it is important to deploy smart and safe shopping practices while online.

1. **Only shop trusted sites** - Make sure the sites you're shopping are legitimate and include the "lock" icon and the "https" in the URL.
2. **Don't shop on public Wi-Fi** - Avoid shopping from public Wi-Fi as hackers could be nearby hoping to steal your information. If you do use public Wi-Fi, protect yourself with a virtual private network (VPN) which creates an encrypted tunnel between your computer and the server.
3. **Use strong, solid passwords** - Your desire to use the same password for every site you shop is understandable, but easily guessed or often repeated passwords are a security risk. Create strong passwords for every site you visit and use a quality password manager to help you keep track of them.
4. **Check your accounts and statements often** - It's always good practice to regularly monitor your financial accounts (especially during high volume shopping seasons) to ensure all transaction activity belongs to you.
5. **Track your purchases** - After you make an online purchase, track your shipment to ensure it is indeed headed your way.
6. **Report scams immediately** - If you do fall victim to an online scam, file a complaint with the U.S. Federal Trade Commission and the FBI's Internet Crime Complaint Center at <https://www.ic3.gov/>.

Heeding this advice and taking precaution against online threats can reduce the likelihood of your falling victim to online shopping scams. Stay safe, shop smart, and have fun!



Traveling for the holidays? Tips on travel safety this year

If you're traveling this holiday season, you'll want to make sure you review these tips from the CDC on travel safety this year, as well as the guidance and regulations provided by any travel carriers you'll use. Each organization has varying rules related to mask wearing and social distancing and you'll want to make sure you're ready.

- [Domestic Travel During COVID-19](#)
- [International Travel During COVID-19](#)
- [CDC's Full Guidance on Travel Safety](#)



Happy Holidays!

As yet another year winds down and we look ahead to 2022, we wanted to take a moment to express our sincere gratitude for your loyalty to the Credit Union.

The last couple of years have certainly been challenging and caused us all to make unforeseen changes, decisions, and financial moves. We hope you've found support from the Credit Union throughout this time as it is our goal to provide you with the products and services you need to weather any storm and ultimately, afford life.

We thank you for the milestones you've allowed us to be a part of - your new car, refinanced home loan, savings goals and more. We hope to enjoy many more successful milestones alongside you in the coming year.

On behalf of the Board, Management and Staff of Georgia Heritage FCU, we wish you a peaceful holiday season and prosperous new year!



in the Community

Member Only Deals
Enjoy Exclusive Savings Every Day

Love My Credit Union®
rewards

Get more from your credit union membership at LoveMyCreditUnion.org

New ITMs Available!

Make sure to check out "TIM" (Teller Interactive Mode) our new Interactive Teller Machines (ITMs)! An ITM allows you to conduct teller transactions via video conferencing at the drive-thru without entering the branch.



GHFCU 2022 Scholarship

Stay tuned for information to come on our 2022 scholarship application process. If you are a rising college student or you have a rising college student in your family, you don't want to miss this opportunity!



Podcast coming soon!

GHFCU is launching a podcast series! Stay tuned to www.gaheritagefcu.org so you can tune in and hear the latest consumer and money management tips from your Credit Union.



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 11, 2021

Veterans' Day
Thursday, November 11, 2021

Thanksgiving
Thursday, November 25, 2021

Christmas Eve
Friday, December 24, 2021

New Year's Eve
Friday, December 31, 2021



Federally insured by NCUA