



OUT WITH THE OLD, IN WITH THE NEW. GET YOUR NEW OR REFINANCED AUTO LOAN* HERE!

Ready to change up your old ride for something new this year? Whether you want to refinance that high interest auto loan, or you want to apply for a new one, we're here to help.

We offer:

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

Start the new year off right with a brand-new auto loan. Apply today [online](#) or in person!

* All loans subject to credit approval.



READY TO TRIM THE FINANCIAL FAT?



Do you carry a number of credit cards and personal loans? With a number of different creditors, cards, balances, interest rates and varying payment due dates, it can be difficult to keep up. Why not try to trim the financial fat with a debt consolidation loan*? You can consolidate in one swoop and then repay one fresh, new loan.

You can enjoy rates as low as 8.95% APR for 60 months and one single payment due on the same date each month!**

*All loans subject to credit approval. I **APR – Annual Percentage Rate. Terms of up to 60 months. The rate you receive may vary depending on individual credit history and underwriting factors. A loan for \$8,000 for 60 months at 8.95% APR would have an approximate payment of \$165.89. Rates subject to change at any time without notice.

On the go banking for on the go people

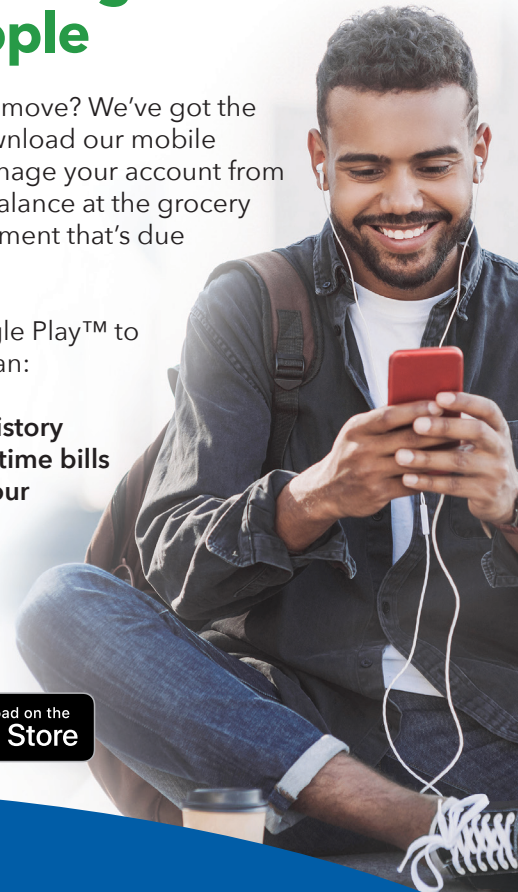
Feel like you're always on the move? We've got the banking solution for you. Download our mobile banking app and you can manage your account from the soccer field, check your balance at the grocery store, schedule your loan payment that's due tomorrow and more!

Visit the App Store™ or Google Play™ to download our app and you can:

- **Check your balance**
- **Review your transaction history**
- **Pay your recurring or one-time bills**
- **Transfer funds between your accounts**
- **Deposit your checks**

Always on the go? Get on the go banking.

[Download the app today!](#)



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

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

- Credit union members get **\$200 when you switch to Sprint**, plus lines 3, 4 and 5 are FREE! Plus, \$100 Annual Loyalty Cash Rewards and **25% off select accessories** in Sprint retail stores.
- Credit union membership also saves you up to **\$15 on TurboTax** federal products.
- Credit union members save on **SimpliSafe**.
- Protecting your car and home shouldn't cost an arm and a leg. Members can save big with an exclusive discount from the **TruStage Home & Auto Insurance Program**.

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

MORE SAVINGS. MORE POSSIBILITIES.



Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit lovemycreditunion.org/reward-tracker. Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit sprint.com/returns. Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2019 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Don't forget these tax deductions!

As you gear up to file your 2019 taxes this year, make sure you understand the full range of tax deductions available. Here are a few you might not be aware of.

1. **Health Insurance Premiums** - Deductible medical expenses must exceed 10 percent of your adjusted gross income to be claimed as an itemized deduction, however if you're self-employed and pay your own health coverage, you may be able to deduct 100 percent of your premium.
2. **Teacher Tax Savings** - Qualified K-12 educators can deduct up to \$250 for classroom materials.
3. **Charitable Gifts** - In addition to money or goods given to charitable organizations, out-of-pocket expenses for charitable work also qualify.
4. **Paying the Babysitter** - You may be able to deduct babysitter expenses if you're paying someone to watch the kids while you freely volunteer for a recognized charity.
5. **Lifetime Learning** - You can deduct up to \$2,000 per year, taking off 20 percent of the first \$10,000 you spend for post-high school education. This does phase out at higher income levels but doesn't discriminate based on age.
6. **Self-employed Social Security** - Although self-employed individuals have to pay 15.3 percent of your income for social security and Medicare taxes, you do get to deduct the 7.65 percent employer portion off your income taxes.

Information taken from TurboTax. For more tips on preparing or filing your taxes, visit <https://intuit.me/182hlv1>. For advice on your specific taxes, contact your tax advisor. Not intended to provide tax advice.



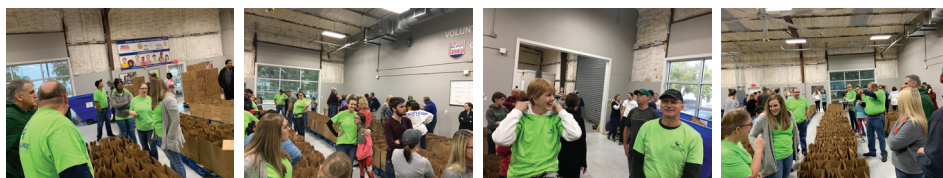
T A X S E A S O N

GHFCU *in the Community*

America's Second Harvest

Georgia Heritage Federal Credit Union worked with America's Second Harvest to pack brown bags for the elderly on Saturday, November 16, 2019.

America's Second Harvest, the Nation's Food Bank Network, is an organization of more than 200 food banks that provides food and grocery products to food pantries, soup kitchen and other emergency food agencies.



GHFCU staff members pack brown bags for the elderly in support of America's Second Harvest

Angel Tree Program

Georgia Heritage Federal Credit Union assisted the Savannah Salvation Army through the Angel Tree Program to offer Christmas assistance to the Coastal Empire community and provide toys to children that otherwise would not receive any gifts.



Springfield Festival



Georgia Heritage Federal Credit Union participated in the 2019 Springfield Fall Festival, hosted by the City of Springfield and The Springfield Merchants Association on Saturday November 9, 2019. Held in downtown Springfield each year, it is Springfield's largest outdoor festival.

Holiday Heroes Toy Drive

Georgia Heritage FCU in cooperation with Rock 106.1, Bob 106.9, Rewind 107.9, G100, Hot 98.3 and 96.1 The Island, along with the Pooler Walmart and the City of Pooler Fire and Rescue, collected toys for children in the Coastal Empire through the "Holiday Heroes Toy Drive" benefiting SAFE Shelter.

The mission of SAFE Shelter Center for Domestic Violence Services is to prevent domestic violence, protect victims and promote change in lives, families and our community. Since 1979, SAFE Shelter Center for Domestic Violence Services has been Savannah's only shelter dedicated to victims of intimate partner violence and their underage children. SAFE Shelter Center for Domestic Violence Services is an independent, 501c3 organization and all donations are tax deductible.



GHFCU SCHOLARSHIP APPLICATION COMING SOON

NEW AND
IMPROVED

To improve the GHFCU scholarship submission and review process starting in 2020 the application will be completed on-line. A video will also be required, this year, to showcase the applicant's creativity and commitment to the community.

GHFCU will award two college scholarships this year. A \$2,000 scholarship will go to the high school senior finishing in first-place.

A \$1500 scholarship will be awarded to the applicant finishing in second place. 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.

Complete the new on-line application and post the required video beginning January 30, 2020.

The submission deadline is April 30, 2020.

ANNUAL MEETING

Georgia Heritage FCU's
2019 Annual Meeting!
Tuesday, March 24, 2020 | 6:00pm - 7:30 pm

Carey Hilliard's Banquet Hall
11111 Abercorn St.
Savannah, GA 31401

Join us for a meal as we inform you, our member owners, about the progress made in the past year and plans for our future. Due to limited seating, a reservation is required. To reserve your seat today, please call (912) 236-4400.

Letter from the Board of Directors

The Nominating Committee submits the following name for consideration:

Donna Trapani (incumbent)
Sheila Donaldson
Mike Lamb

Respectfully submitted, Nominating Committee:
Brenda Elmgren
Susan Helmey
Russell Bright

Nominations also may be made by petitions submitted by members. Members who desire to name a nominee or nominees for a vacancy should prepare and submit a petition in accordance with the following procedures:

1. Petition must be signed by 113 primary members of Georgia Heritage Federal Credit Union.
2. Petition must be accompanied by a completed Volunteer Application indicating that the person is agreeable to nomination and will serve if elected to office. Each nominee will undergo a credit check and background check to determine bondability. The nominee must state his/her willingness to attend Board meetings and devote such time as needed to fulfill this 3-year obligation.
3. Petition must be filed with the Board Secretary of Georgia Heritage FCU by February 13, 2020. Petitions may be left at the Credit Union and will be forwarded to the Secretary.
4. Only members 18 years of age or older can be nominated for the Board and are eligible to vote.

For more information about becoming a credit union volunteer on our Board of Directors or Supervisory Committee, please contact us at volunteer@gaheritagefcu.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:

New Year's Day:
Wednesday, January 1, 2020

Martin Luther King, Jr. Day:
Monday, January 20, 2020

President's Day:
Monday, February 17, 2020



Federally insured by NCUA