



Georgia Heritage FEDERAL CREDIT UNION

Newsletter • Winter 2021

NEW YEAR, NEW HOME LOAN!

Mortgage rates are still at all-time lows. If you're shopping for a new home (or a new mortgage), apply with us today!

Mortgage program includes:

- **All major loans - Conventional, Jumbo, FHA, VA, USDA and ARMs**
- **Very competitive interest rates and closing costs**

If you're ready to get into some new digs this year, we've got you covered. Visit www.gaheritagefcu.org.

*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.



Get your finances into fighting shape with a healthy savings habit!

There's no better time than the start of a new year to get your finances into fighting shape! And the best way to begin is to boost your savings. Start by socking away a little from each paycheck into the savings account of your choice and watch your total finances take on an improved physique.

We offer a wide variety of savings options to fit many needs.

- Savings Accounts
- Certificate Accounts
- Money Market Accounts
- Roth and Traditional IRAs
- Christmas Club Accounts

Resolve to get your finances into fighting shape this year. [Learn more](#) about our many savings options and open one today!



www.gaheritagefcu.org



Federally insured by NCUA

Letter from the Board of Directors

The Nominating Committee submits the following names for consideration:

Susan Helmey
Lydia Rayner-Syed

Respectfully submitted, Nominating Committee:

Donna Trapani
Mike Lamb
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 121 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 11, 2021. 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.



Do more with your home HOME EQUITY LINES OF CREDIT

Did you know you can use the equity in your home to pay for much more than home repairs? Although it is a great way to make improvements to your home, you can also tap your equity to consolidate your debt, pay for college or other big expenses, use for unexpected emergencies or even to fund a family vacation.

Our home equity line of credit allows you:

- personalized local service
- simple application process
- competitive low interest rates
- affordable payment plans

For more information, visit www.gaheritagefcu.org or call (912) 236-4400!

*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



7 money saving tips for winter

Need to cut costs this winter? Consider these tips to save at home!

1. **Air seal your home** - Look for drafts, most commonly around the edges of doors and windows, and close them up with caulk.
2. **Lower your thermostat at home** - Drop your resting temperature to a tolerable level and utilize blankets and warm clothing to adjust to your cooler home.
3. **Set ceiling fans to run clockwise** - Running your ceiling fans slowly clockwise pulls air upwards in the middle of the room, pushing the warmer air to the sides and down the wall.
4. **Close blinds except during direct sunlight** - Closed blinds add insulation to the windows. Unless you have direct sunlight warming your room, close them for extra warmth.
5. **Humidify your air** - Home humidifiers cause the air to feel warmer by adding moisture and allowing the air to hold the heat more effectively.
6. **Replace filters** - Dust coated filters keep air from flowing well in your home. Replace them regularly to keep the air flowing consistently.
7. **Install LED bulbs** - As your current lightbulbs burn out, replace them with LED bulbs which use about 20% of the energy.



Members Get More

Enjoy Exclusive Deals Every Day



Setting goals for 2021

After an exceptionally long and trying 2020, you may be excited to start a brand new year with new goals and resolutions. Whether you want to reorganize your finances, start a weight loss journey, work toward a career promotion or even set aside more family time, a new year is the perfect time to get started. Use these 4 tips to help you set realistic and achievable goals for 2021!

- 1. Make goals measurable** - Smart goals need to be repeatedly measurable over short periods of time so you can consistently see that you're on the right track or identify areas you need to work harder on as time goes by.
- 2. Ensure your goals are time-sensitive** - Break your goals down into smaller tasks and assign deadlines to each. Focusing on small weekly or monthly goals that build up to a larger annual goal will help you see your progress and keep you motivated throughout the year.
- 3. Write down goals & review periodically** - Jot down your goals and keep them visible in your everyday space (i.e. taped to your bathroom mirror) so they stay top of mind.
- 4. Find a buddy** - It helps to have an accountability partner for your goals! Share your goals with a friend or family member who can help you stay the course and keep you motivated.

Getting out of debt

Want to get out of debt in 2021? Use these 5 ideas to get started!

- 1. Pay down your debt on a routine** - List your debts from smallest to largest and start aggressively paying down the debt with the largest interest rate first while making the minimum payments on the others. Once paid off, focus on the debt with the next highest interest rate and so on.
- 2. Look for coupons** - There are many coupons out there and much money to be saved if you take the time to find them. Search for coupons each time you want to make a purchase!
- 3. Cut your bills** - Identify areas in which you can pull back. Do you need a gym membership? Do you need cable? Evaluate alternatives to expensive bills and cut accordingly!
- 4. Make a budget** - Use a budgeting app to organize your finances so that your income is covering your expenses while allowing room for you to pay down your debt.
- 5. Consolidate your debt** - Bundle your debt into a debt consolidation loan with the credit union or transfer your high interest credit card debt to your credit union's lower rate credit card. You can possibly save lots in interest!



Go mobile in 2021!

If we learned anything last year, it was how important it is to be able to access your finances remotely. An unprecedented shutdown caused many to start scrambling and learn a new way of doing things.

Don't be caught off guard in the future. Be prepared and arm yourself with the convenience of remote banking. Visit the [App store](#)® or [Google Play](#)® to download our mobile banking app today!

You'll be able to:

- **Check your account balances**
- **Review your transaction histories**
- **Pay your recurring or one-time bills**
- **Transfer funds between your accounts**
- **Deposit your checks in a snap**
- **And much more!**



Go mobile for 2021 by downloading our app (or going online) today!





GHFCU

in the Community

Trunk-a-Treat

GHFCU participated in Richmond Hill Chamber and Richmond Hill Montessori School's Trunk-A-Treat event on Thursday October 29th. GHFCU employees filled our branded bags with candy, youth account flyers and Olive the owl mascot coloring books and crayons!



Angel Tree Adoption Program

Georgia Heritage FCU sponsored the Savannah Salvation Army's Angel Tree Adoption Program this year offering Christmas gifts and assistance to families in need throughout the Coastal Empire.



GHFCU 2021 SCHOLARSHIP

Beginning January 31, 2021, we will be accepting GHFCU scholarship application submissions online. As part of the submission process, a video will also be required 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.

Please complete the new online application and post the required video beginning January 31, 2021. The submission deadline is April 19, 2021.



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:

Martin Luther King, Jr. Day:
Monday, January 18, 2021

President's Day:
Monday, February 15, 2021



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