



FREE UP FUNDS FOR THE NEW YEAR! HOME EQUITY LINES OF CREDIT*

Did you may be able to borrow against the equity you've built up in your home and use for just about anything? Whether you're planning to renovate your home, pay off holiday debt or even take a milestone vacation this year, you can free up the funds you need with a home equity line of credit.

- **Personalized local service**
- **Simple application process**
- **Competitive low interest rates**
- **Affordable payment plans**

Free up the funds you need to tackle your 2022 plans.
[Learn more 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



TIPS TO MAKING 2022 YOUR BEST FINANCIAL YEAR YET!

1. **Create a budget** - Set a monthly budget and stick to it all year long. Make categories for all of your necessary spending and include an emergency fund.
2. **Eliminate debt** - Set up a debt payment plan and commit to it for the long haul. Start with debt that has the highest interest and hit it hard, while still paying the minimums on any other debts. Once the highest interest debt is paid off, move to the next highest.
3. **Save more** - Aim to save at least 10% of your income each month. Find ways to cut back (eating out, buying coffee, eliminating unnecessary subscriptions, etc.).
4. **Get organized** - Organizing your finances can help you stick to your goals. Enroll in online and mobile banking to get instant access to your account. This will help you track your spending and see your savings grow. You might also download a budgeting app to help you plan ahead.



GEORGIA HERITAGE FCU'S 2022 ANNUAL MEETING!

Tuesday, March 22, 2022 | 6:00 - 7:30 p.m.
Carey Hilliard's Banquet Hall
11111 Abercorn St.; Savannah, GA 31419

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. Since this is a business meeting, everyone in attendance must be a member. To reserve your seat today, please call (912) 236-4400.

Letter from the Board of Directors

The Nominating Committee submits the following names for consideration:

- Mike Lamb
- Donna Katula
- Lisa Winter

Respectfully submitted,

Susan Helmey
Sheila Donaldson
Lydia Syed-Rayner



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 131 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 10, 2022. 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

MOBILE BANKING

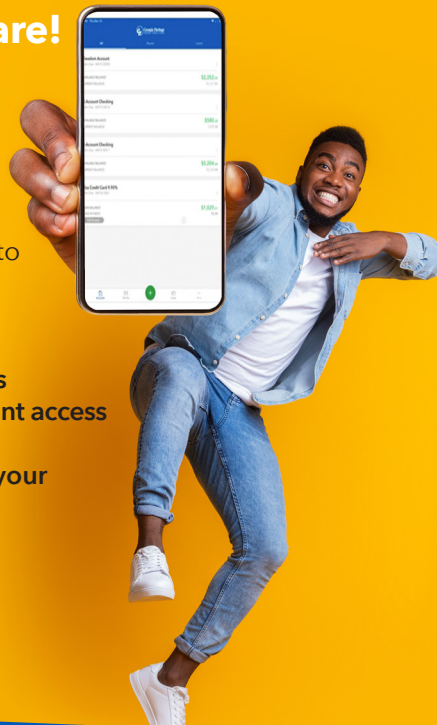
Keep your finances close at hand, no matter where you are!

Have you downloaded our mobile banking app yet? You can stay connected to the credit union, and your financial accounts no matter where you go.

Visit the Apple App® store or Google Play® to download our app and you can:

- Access your accounts 24/7
- Schedule your one-time or recurring bills
- Optimize your money & budget with instant access
- Gain clarity of your spending
- Customize your preferences so you see your accounts the way you want to see them!

[Download the app today!](#)



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 to host 2022 scholarship program

Georgia Heritage Federal Credit Union (GHFCU) is proud to announce the launch of its 2022 GHFCU Scholarship Program. The scholarship application process is done entirely online and can be accessed on our website at www.gaheritagefcu.org.

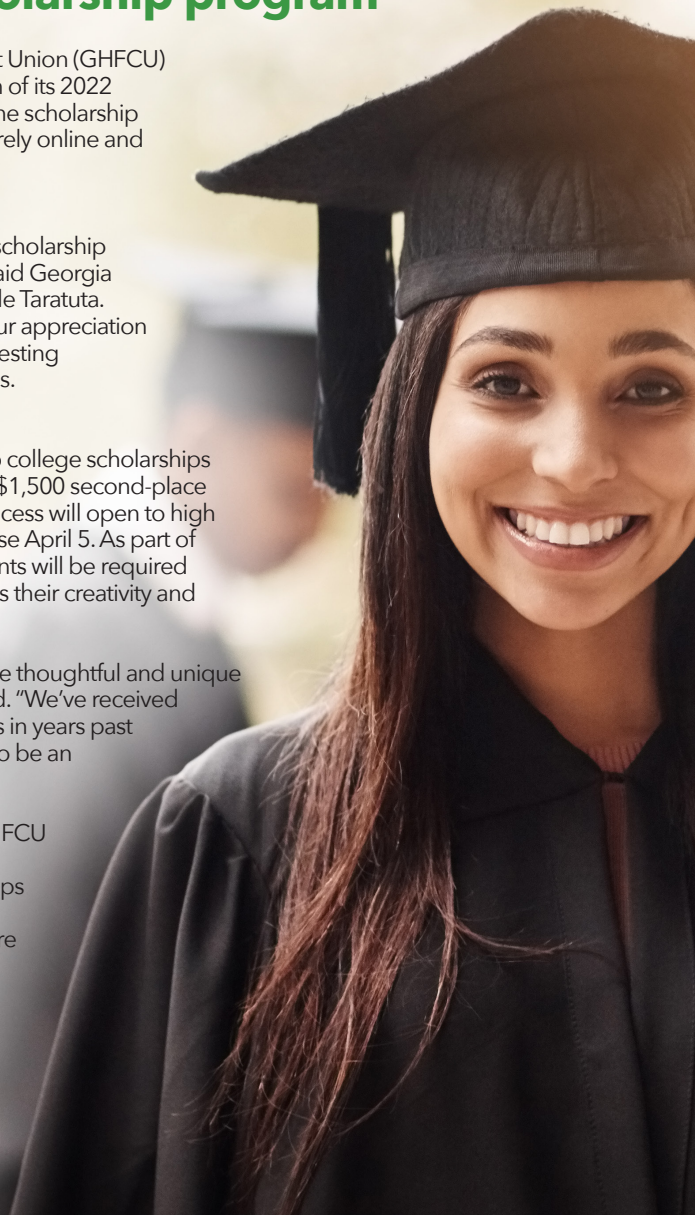
"We are so thrilled to bring our scholarship program back year after year," said Georgia Heritage President and CEO Dale Taratuta. "It's a great way for us to show our appreciation to the members we serve by investing in the future of their communities. We enjoy it every year."

This year, GHFCU will award two college scholarships a \$2,000 first-place prize and a \$1,500 second-place prize. The online application process will open to high school seniors Jan.5 and will close April 5. As part of the submission process, applicants will be required to submit a video that showcases their creativity and commitment to the community.

"I look forward to watching all the thoughtful and unique video submissions," Taratuta said. "We've received some truly inspiring submissions in years past and, in all honesty, I expect this to be an exciting year too."

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. If you do not have an account, [open a Georgia Heritage Federal Credit Union Account today!](#)

Learn more and apply @ www.gaheritagefcu.org!



SECURITY CORNER

Cybersecurity is key

Most scams and scammers have two main goals: (1) to steal your money and (2) to steal your identity. This makes maintaining cybersecurity critical. Here are some cybersecurity steps you can take to protect yourself and your finances:

- **Never open email from people you don't know** - If you are unsure whether an email is legitimate, contact the sender directly via other means. Do not click on any links in an email unless you know it's safe.
- **Be careful with links and new website addresses** - Malicious web addresses may look identical to legitimate sites. Scammers often use a slight variation in spelling or logo to trick you. Malicious links can also come from friends whose email has unknowingly been compromised, so be careful.
- **Secure your personal information.** Before providing any personal info, such as your date of birth, SSN, account numbers, and passwords, be sure the website is secure.
- **Stay informed on the [latest threats from the Cybersecurity and Infrastructure Security Agency.](#)**
- **Use Strong Passwords.** Review CISA's guidance on [choosing and protecting passwords.](#)
- **Keep your software up to date and maintain preventative software programs.** Install software that provides antivirus, firewall, and email filter services.
- **Update the operating systems on your electronic devices.** Older and unpatched versions of operating systems and software are the target of many hacks.

MEET TIM!

(Teller Interactive Mode)



Now available exclusively to all Georgia Heritage members...TIM (Teller Interactive Mode)!

TIM provides personalized service... when you touch the TIM screen a real time teller appears on the screen to assist you with your banking needs. TIM is available at the Lathrop and Pooler branch drive-thrus and the Georgetown ATM.

Advantages include:

- **Members and teller can communicate in real time as it guides the consumer through the transaction**
- **In addition to the functions of an ATM, when you use TIM you can also make credit card payments and loan payments**

We look forward to hearing your feedback about TIM!

GHFCU *in the Community*

GHFCU Donates to THE SALVATION ARMY'S Angel Tree Program

Every child deserves to experience the joy of Christmas morning. The Salvation Army Angel Tree program helps provide Christmas gifts for hundreds of thousands of children around the country each year. GHFCU answered the call once again this year and donated several items to the great cause.



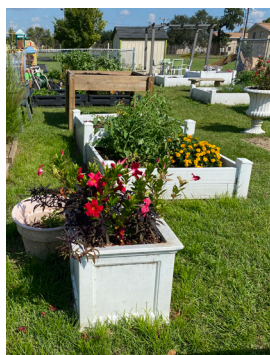
GHFCU Donates \$500 to Manna House

The Credit Union made a \$500 donation to the Manna House and their 'Boxes of Hope' initiative. The program provided 800 families with a Thanksgiving meal, encouragement and hope for the holiday season.



GHFCU gives pocket planners to St. James AME

The Credit Union donated annual pocket planners to St. James AME to use at their annual conference in 2021. The conference attracts people from all over the coastal district.



Proud Sponsor of EOA Senior Garden

GHFCU is a proud sponsor of the Economic Opportunity Authority (EOA) Senior Garden: community garden for seniors to improve connection and access to fresh produce.



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 Eve:
Friday, December 31, 2021

Martin Luther King, Jr. Day:
Monday, January 17, 2022

President's Day:
Monday, February 21, 2022



Federally insured by NCUA