



Georgia Heritage
FEDERAL CREDIT UNION

Newsletter • Summer 2021

WHY PAY MORE IF YOU DON'T HAVE TO? REFI WHILE RATES ARE LOW

Mortgage rates are still low, but on the rise. If you haven't refinanced your mortgage yet, now may be the time!

- **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.

AmeriCU
MORTGAGE



BEAT THE SUMMERTIME HEAT WITH A COOL AND REFRESHING AUTO LOAN*!

Sweating it out each month with that high auto loan rate? Looking to upgrade? Whether buying a new vehicle or refinancing the one you have, you can beat the summertime heat with a refreshing auto loan* today!

- Competitive rates for new, used and refinanced auto loans
- Quick and easy loan preapprovals so you know your budget before you shop!
- Flexible terms

Beat the heat today. Apply [online](#) for your car loan and get pre-approved so you know exactly how much car you can afford before you shop.**

*All loans subject to credit approval. Rate may vary based on individual credit worthiness. Rates are subject to change at any time without notice.
**If a smart phone or tablet is used, data rates may apply.



www.gaheritagefcu.org



5 TIPS & TRICKS FOR SUMMERTIME SAVINGS

It's summertime. The kids are out of school. Things are opening up and people are vacationing again. Although everyone is excited to get back to fun activities, it's important not to get too excited and overspend. Use these financial tips and tricks to avoid financial pitfalls and even grow your savings!

- 1. Create a budget** - Follow a budget that allows your family to enjoy recreational activities while leaving room for your obligations and even those back-to-school expenses on the horizon.
- 2. Cut unnecessary expenses** - If you're not using them during the summer, suspend or terminate your subscriptions such as streaming channels, gym memberships, and online clothing programs.
- 3. Minimize the vacation** - There are many inexpensive ways to vacation that won't require breaking the bank. Try new adventures like camping or consider traveling on weekdays instead of weekends to save.
- 4. Don't forget your bills!** - It's easy to get caught up in summer fun and accidentally forget to pay a bill. Schedule your monthly payments to be made automatically through bill pay so this doesn't happen to you.
- 5. Use cash** - Try allotting and using cash instead of a card for your activities. Then when it's gone, you're finished, and you didn't kill your budget!



Member Only Deals

Enjoy Exclusive Savings Every Day



Love My Credit Union®
rewards

Get more from your credit union membership at
LoveMyCreditUnion.org

Congratulations to the GHFCU 2021 scholarship recipients!



Macy Morgan is the first-place winner of GHFCU's 2021 scholarship earning \$2,000 toward her academic expenses. Macy is a recent graduate of South Effingham High School. In the fall, she will attend Abraham Baldwin Agricultural College (ABAC) in Tifton where she will major in Animal Science. Following her undergraduate studies, she plans to attend vet school.



Donald Nelson is the second-place winner of GHFCU's 2021 scholarship earning \$1,500 toward his academic expenses. Donald is a recent graduate of South Effingham High School. He has already begun classes at Georgia Tech this summer and will matriculate full-time in the fall majoring in Computer Science.

Summer vacays are here again!

Ready to get out of the house again? As many destinations are cautiously opening up, many are excited to get back to their favorite spots like the beach while others are exploring new types of getaways such as camping retreats.

The important thing is summer vacays are happening again and no matter how you intend to take yours, look to GHFCU for a personal loan!

- Competitive rates
- Flexible terms
- Fast, efficient processing
- Friendly service

[Apply for your personal loan today.](#) Happy vacay!

**All loans subject to credit approval.*



Make a splash this summer with a home equity line of credit*!

Hot temps have you dreaming of that pool again? You may be able to borrow against the equity you've built up in your home to make that dream come true! No matter what the home improvement project, you may be able to fund it with a home equity loan/HELOC from the Credit Union.

Our HELOC provides:

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

Make a splash before summer's over and [apply for your 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*



SWEET SUMMERTIME SAVINGS!

Looking for ways to save this summer? Try our VISA® credit card*. It offers all the payment convenience you need at a rate you want!

- **Rates as low as 9.9 APR%****
- **No annual fee**
- **25-day grace period on purchases**
- **Online account management and payments**
- **Choice Card Reward Program**

[Apply](#) for your sweet summertime savings today!

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ANNUAL MEETING

Georgia Heritage FCU's
2020 Annual Meeting!
Tuesday, September 28, 2021 | 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.



Georgia Heritage
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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:

Independence Day
Monday, July 5, 2021
(Observed)

Labor Day
Monday, September 6, 2021
(Observed)

National Credit Union Youth Month Coloring Contest

In honor of April being National Credit Union Youth Month, GHFCU did its part to help parents teach their children the importance of financial savviness by holding the first annual coloring contest! Members were asked to submit their child's colored GHFCU Coloring Book page, which focuses on saving, into a contest where three winners were eligible to win \$100, \$50, or \$25. The winnings were deposited into their child's new Georgia Heritage FCU savings account! The winners are:



Kyler Sims:
1st Place, \$100



Malaya Rose Scott:
2nd Place, \$50



Anna McGill:
3rd Place, \$25



Pooler Lions Club Sponsorship

GHFCU was a Hole Sponsor for the Pooler Lions Club annual golf tournament on May 1, 2021. This Charity Event is the Pooler Lions Club's largest annual fundraiser and all proceeds benefit the Pooler Lions Club charities, community outreach and projects. Cathy Pompei is the GHFCU representative to the Pooler Lion's Club.



Federally insured by NCUA