



Georgia Heritage FEDERAL CREDIT UNION

Newsletter • Summer 2022



TACKLE YOUR HOME RENOVATION NEEDS AND WANTS!

You've worked hard to build up the equity in your home. Make it work for you. Borrow against that equity to cover the costs of those renovations on your to-do list AND your wish-list.

Don't need to remodel? You can actually use the funds to pay off debt or cover another major expense!

Home Equity Line of Credit*

- Tap into available funds repeatedly as you need them
- Personalized local service
- Simple application process
- Competitive low interest rates
- Affordable payment plans

Knock out all your home remodeling expenses and more with a HELOC! To request HELOC information, [click here](#).

**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*



FUND YOUR SUMMERTIME FUN WITH A VISA® CREDIT CARD!

There's so much to squeeze into the sunny summer weeks and it all costs money. From poolside treats and an oceanside view to summer camps and holiday fireworks, you can get in all the fun in you want by funding it with our VISA® credit card*!

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

Apply online at www.gaheritagefcu.org now.

**All loans subject to credit approval. Rate may vary based on individual credit worthiness. Rates are subject to change at any time without notice.*

*** Annual Percentage Rate.*

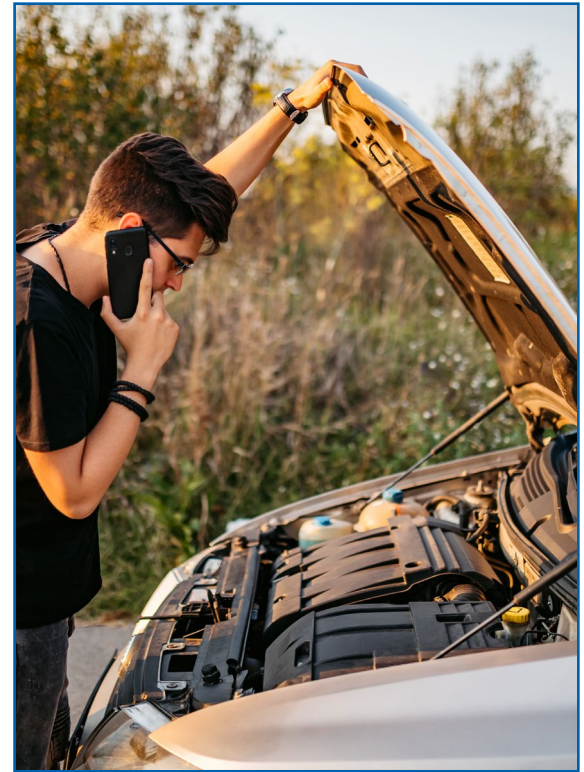


www.gaheritagefcu.org

What is an emergency fund and how can I start one?

An emergency fund is a savings account with money set aside to pay for large, unexpected expenses, such as unforeseen medical expenses; home-appliance repair or replacement; major car repairs; or unemployment. Emergency funds can keep you afloat in a time of need without having to rely on credit cards or high-interest loans. Use these steps to start your emergency fund so you're prepared!

- 1. Calculate how much you want to save** - Figure out your expenses for a three-month to six-month time period.
- 2. Set a monthly savings goal** - It's helpful to set up automatic funds transfer to your savings account each time you get paid.
- 3. Keep the change** - Use mobile technology to save extra funds automatically each time you make a purchase.
- 4. Save your tax refund** - Saving your refund can be an easy way to boost your emergency stash. When you file your taxes, consider having your refund deposited directly into your emergency account.
- 5. Assess and adjust contributions** - Check in every few months to see how much you're saving, and adjust if needed, especially if you recently withdrew money from your emergency fund.



DEBT CONSOLIDATION THE 2 TYPES OF DEBT YOU CAN CONSOLIDATE

Debt consolidation can help you get your finances back on track, but only certain kinds of debt can be included. Take a look!

- 1. Credit card debt** - When you use a good bit of your credit card limit and keep a high balance, it can damage your credit score. With a consolidation loan, the amount of debt owed would still be on your credit report, but it wouldn't impact your scores the same way because personal loans are installment accounts, not revolving.
- 2. High-interest personal loans** - If you've taken out personal loans in the past, you might be able to save money by securing a new loan with a lower annual percentage rate. Your credit may have improved, or interest rates may be lower than they were when you originally took out your loan(s).

Once you consolidate your debt, make a commitment that new credit card debt is off-limits and then focus on paying that single payment loan off as fast as possible!



Get your banking to go!

Got a smart device? Then you can take your banking to go! Whether you're headed to work, headed to the pool, or headed on vacation this summer, you can take your accounts with you. Simply download the GA Heritage FCU Mobile App from the Google Play™ or App store® and you'll have access, anytime and from anywhere.

Bank on the go with us 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!



Get your banking to go! Enroll in online banking and then download the app to get started now.





GHFCU in the Community

The Greater Pooler Area Chamber of Commerce St. Patrick's Day Event

In celebration of St. Patrick's Day, GHFCU was a sponsor of the first annual outdoor festival hosted by the Greater Pooler Area Chamber of Commerce. This was an opportunity to show GHFCU support for the community which is an integral part of our Mission Statement. Over 1,000 people attended the event. GHFCU also received recognition on WTOC and WJCL nightly news.



Pooler Lion's Club, "7th Annual Chipping for Charity" Golf Tournament"

Georgia Heritage Federal Credit Union was a sponsor for The Pooler Lions Club's 7th Annual Chipping for Charity Golf Tournament which was held on Saturday, May 7, 2022 at Crosswinds Golf Club. All proceeds from this tournament help support service projects in five core areas - Vision, Hunger, Environmental, Childhood Cancer, and Diabetes.



Congratulations to the GHFCU Scholarship Winners



First place winner, **Cailan Howard**, of South Effingham High School will receive a \$2000 scholarship. Aside from many clubs Cailan participates in at South Effingham, he is a four-year Varsity Track and Field/Cross Country athlete and maintained an internship at Gulfstream all school year. He plans to attend Augusta University in the fall and major in either Biology or Kinesiology. His goal after school is to start working towards becoming a Pediatrician and help children.



Second place winner **Cameron Walker** of Georgia Connections Academy will receive a \$1500 scholarship. Upon graduation, Cameron plans to attend Georgia Southern University in the fall and major in Computer Science. His goal is to become a computer systems analyst, so that he can play a part in advancing and improving technology in the digital realm for businesses and the community.



in the Community

GHFCU Celebrates Earth Day

GHFCU participated in and sponsored the city of Savannah's Earth Day event on Saturday, April 23. Earth Day serves as a celebration of the planet we live on, as well as a reminder of the importance of protecting our environment. Following a two-year suspension due to COVID, the city decided to bring the event back to several locations across the city. GHFCU was the only financial institution chosen for the Tatenville Community Center location. There was food, music, children's activities, and live demonstrations on how to save on energy bills and how to help the city achieve their goal of 100% clean energy by 2035.



Georgia Heritage FCU Youth Coloring Contest

To celebrate National Credit Union Youth Month GHFCU held its annual Coloring Contest. The focus was GHFCU Values! Members are asked to submit their children's colored Olive the Owl volume 2 pages into a contest. The winners of this year's coloring contest were Connor Dellinger, Kaitlyn Dellinger, Jaelynn Roberts, John Evans, and Lily Evans. Winners received deposits into their savings accounts from \$25 to \$100.



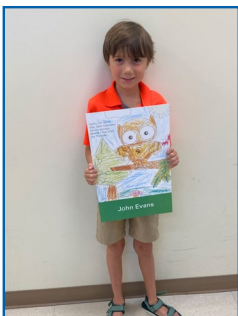
Connor Dellinger



Kaitlyn Dellinger



Jaelynn Roberts



John Evans



Lily Evans



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:

Independence Day
Monday, July 4, 2022

Labor Day
Monday, September 5, 2022



Federally insured by NCUA