



# HOLIDAY SKIP-A-PAY IS BACK

Is your wallet taking a toll this holiday season? Try skipping a loan payment!

You can opt to skip a loan payment in either November 2023, December 2023 or January 2024 on each qualifying loan for a small processing fee of \$25 each. The completed form must be received before the due date as specified below.

**Apply today to skip your loan payment this holiday season!**

**One form per loan — Check one monthly payment on each qualifying loan for \$25 per payment skipped!**

November 2023 - Due by 10/20/23     December 2023 - Due by 11/20/23     January 2024 - Due by 12/20/23

Account # \_\_\_\_\_ Loan # \_\_\_\_\_ Date \_\_\_\_\_

Borrower Name \_\_\_\_\_ Co-Borrower Name \_\_\_\_\_

Borrower Signature \_\_\_\_\_ Co-Borrower Signature \_\_\_\_\_

Georgia Heritage FCU | PO Box 1920 | Savannah, GA 31402

Fax completed form to: 912-629-4055 | Securely email completed form to: [member.service@gaheritagefcu.org](mailto:member.service@gaheritagefcu.org)

**My processing fee will be paid by:**

Enclosed check for \$ \_\_\_\_\_ or deduct processing fee from my GHFCU: Checking # \_\_\_\_\_ Savings # \_\_\_\_\_

*\*By signing, I authorize Georgia Heritage FCU to advance my loan payment by one month and acknowledge that this may extend the maturity date of my loan. I acknowledge that this does not change my legal obligation to the Credit Union. Interest will continue to accrue on the unpaid balance during the month I skip my payment at the contractual rate; and when payments resume, the unpaid interest will be collected first. At least six full monthly payments must have been received and the loan be paid current to qualify, with no previous skip-a-payments having been granted since February 2023. A signed, completed skip a payment form must be received before the above designated due date. Georgia Heritage FCU reserves the right to refuse any skip a payment request and previous delinquent payment history on any loan could affect eligibility. First mortgage, home equity loans, personal lines of credit, Phoenix credit rebuilder loans, certain share certificate secured loans, and credit cards are excluded. If I have purchased credit life, credit disability, GAP or a vehicle warranty with my loan, I understand skipping a payment may affect my coverage(s). Review the policy/contract for these details. If approved, my regular monthly payment will resume immediately following the month skipped.*



## BUSY SEASON CALLS FOR EASY BANKING

The holiday season whirlwind is upon us. From decorating, baking and shopping, to seasonal travel and preparing for a new year, there is so much to do. This busy season calls for easy banking and it doesn't get much easier than our digital banking solutions. Access your credit union accounts 24/7 from your mobile device or PC.

To get set up, simply visit [www.gaheritagefcu.org](http://www.gaheritagefcu.org) to enroll in online banking. Then download our app from the [Apple App store](#)® or [Google Play](#)™ to access your accounts on your mobile device, mobile phone, etc. You'll be able to:

- View account transaction history
- Schedule one-time or recurring bills
- Transfer funds between accounts
- Deposit checks with a snap and a tap
- Review and download your financial statements & more!

Tackle the busy season with our easy banking tools. Visit [www.gaheritagefcu.org](http://www.gaheritagefcu.org) to learn more and get started.



## THE HOUSING MARKET IS HEATING UP, GET PRE-APPROVED FOR YOUR MORTGAGE NOW!

The housing market is heating up, but inventory is still tight. If you're in the market for a new house, you'll want to get pre-approved for your mortgage\* so you'll be ready to buy as soon as you find the home you want.

We offer:

- Variety of mortgage loan types
- Competitive rates
- Flexible terms to accommodate your budget
- Guidance & advice from our mortgage loan experts

[Get pre-approved now](#) and start searching for your next home!



*\*All loans subject to credit approval. Terms and conditions may apply. | Member Mortgage NMLS #149532 | GHFCU NMLS #446248 | 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.*



## TACKLE THE HOLIDAYS WITH EASE!

The holidays are imminent. Prepare yourself for the season of spending with our competitive VISA® credit card and you'll be able to tackle your gift-giving expenses with ease.

**Call for details.**

- Competitive rates
- No transaction fees
- No annual fee
- No minimum finance charges
- Online account management and payments
- 24-hour cardholder assistance by phone
- Rewards points

[Apply for your VISA® credit card now!](#)

*\*Annual Percentage Rate. Subject to credit approval. Terms and conditions apply. | See credit union for full details.*



## 5 HOLIDAY RELATED SCAMS TO WATCH OUT FOR

Tis' the season for shopping and therefore, financial scams too. Review these top holiday scams to keep your funds and identity safe!

- 1. Fake Websites** - These websites usually impersonate a legitimate website or company, in an attempt to get you to enter your personal information or financial details. To spot a fake while shopping online, look for typos and grammatical errors, generic email addresses, unsecure payment methods, etc.
- 2. Online Shopping Fraud** - This occurs when a person pretends to be a legitimate online retailer and attempts to collect payment for merchandise that they never deliver. Only shop from legitimate retailers you trust and always make sure the site URL and payment methods are secure.
- 3. Delivery Scams** - You may get an email or text message saying that your package has been delivered, but when you check, it's nowhere to be found. If you're expecting a package, make sure you know who the sender is, and that the tracking information is legitimate.
- 4. Financial Institution Scams** - Scammers may try to trick you into giving them your information by posing as a representative from your financial institution. If you receive an unsolicited email or text message, contact your financial institution directly using a phone number or website address you know to be legitimate.
- 5. Travel Scams** - Someone may list a vacation rental online, usually at a significantly discounted rate. Once you've sent them money for the rental, they disappear, and you're left without a place to stay. Only book with legitimate, reputable travel companies.



### Buying gift cards this holiday season? Use these tips to prevent falling victim to gift card scams.

- **Buy direct online** - Purchase your gift cards direct from the website of the retailer, chain restaurant or other issuer you're shopping. Criminals have less access to these types of gift cards than those available in stores.
- **Don't buy in-store cards with easily accessible numbers and PINs** - If you must purchase a gift card in store, look for those that are behind the counter, in less accessible areas or in view of surveillance cameras. If cards are out in the open on a rack, make sure to inspect the bar-code numbers to see if there are duplicates or if the packaging has been tampered with.
- **Register cards you receive** - If you receive a gift card, register the card immediately, change the PIN, and don't delay in using the money. The longer a card sits around, the more likely a cybercriminal is to steal the balance.
- **Try to get stolen funds back** - Some card issuers use cybersecurity defense systems, and they may be able to distinguish between honest and fraudulent transactions on your gift card. So if your card has been drained, call the issuer, and ask for reimbursement.
- **Secure your home computer** - Criminals can also gain access to your gift card numbers and PINs by hacking your computer. To help prevent that, make sure your security software is up to date, create and use strong passwords or a password generator, and enable multifactor authentication on every site where available.

## CELEBRATING 75 YEARS OF THE CREDIT UNION MOVEMENT



### International Credit Union Day® Thursday, October 19, 2023

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. This year, we mark this celebration's historic 75th anniversary.

This milestone anniversary is the opportune time to spread the

benefits of credit union membership and importance of financial management to the youth. [All youth savings accounts opened during the month of October will come with a complimentary gift.](#)

So load up the kids, open your account(s) at the credit union and help us celebrate. Happy 75th ICU Day!

For more information and additional tips, visit [www.consumerreports.org](http://www.consumerreports.org).



# GHFCU in the Community



**Georgia Heritage**  
FEDERAL CREDIT UNION



## Financial Literacy Education

GHFCU is committed to giving back to the community by educating others on the importance of financial literacy. We'd love the opportunity to visit your school, church, or other organization. Reach out to a GHFCU team member if you're interested!

## Back to School Bash is a Success!

Our branches recently held a back to school supply drive, collecting a great many supplies to offer to children in need throughout our communities. Thanks to all who donated!



## Best of Pooler

GHFCU was recently voted Best Credit Union in Pooler. We invite you to stop in to check out our newly renovated branch and to see why your neighbors enjoy banking with us!



## Member Only Deals

Enjoy Exclusive Savings Every Day



Love My Credit Union®  
rewards

Get more from your credit union membership at  
[LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)

- 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](http://www.gaheritagefcu.org)



## Smartline

912.233.6491 • 1.800.408.6466

## Holidays - Branches closed:

**Columbus Day:**  
Monday, October 9, 2023

**Veterans' Day:**  
Observed Friday November 10th, 2023

**Thanksgiving:**  
Thursday November 23, 2023

**Christmas:**  
Monday, December 25, 2023

**New Year's Day :**  
Monday, January 1, 2024



Federally insured by NCUA