



Georgia Heritage
FEDERAL CREDIT UNION

Newsletter • Spring 2024



WELCOME

welcome

WELCOME GPA CREDIT UNION MEMBERS!

We are very happy to welcome GPA Credit Union members into the Georgia Heritage Federal Credit Union family! We are so excited to be your partner in your financial journey.

GPA Credit Union officially merged into Georgia Heritage Federal Credit Union on January 1, 2024. During the last weekend in March 2024, all of the GPA Credit Union accounts will be converted onto our operating systems.

Once the GPA Credit Union accounts are merged onto our systems, the GPA Credit Union members will be able to enjoy all of the benefits associated with being a Georgia Heritage Federal Credit Union member, including utilizing any of our for branch locations, mobile and online banking, and our shared branching and ATM network, just to name a few.

Thank you, we look forward to serving you!

SCHOLARSHIP DEADLINE EXTENDED! APPLY FOR A 2024 SCHOLARSHIP BEFORE APRIL 22, 2024.

Are you or a family member venturing off to college this fall? You can apply for our 2024 scholarship* to help pay for your education.

Scholarship funding opportunities are available for GHFCU members and their dependents. Anyone who lives, works, worships, or attends school in Chatham, Effingham, and Bryan Counties are eligible to open an account at Georgia Heritage Federal Credit Union and apply for the scholarship. This year, GHFCU will award two college scholarships - a \$2,000 first-place prize and a \$1,500 second-place prize.

The submission deadline is April 22nd, so you need to hurry! Learn more and apply today at www.gaheritagefcu.org/college-scholarships/.

**Member restrictions apply.*



www.gaheritagefcu.org



SPRING CHA-CHING!

Shopping for savings this spring? You'll want to check out our Visa® credit card*. Apply to transfer your high-interest balance from your other bank's credit card to a credit union Visa® card and save big!

Our Visa® Card offers:

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

Get rid of that old, non-competitive credit card and replace it with a Visa® card from the credit union.

[Apply today!](#)

[GHFCU Cardholder Agreement Disclosure](#)

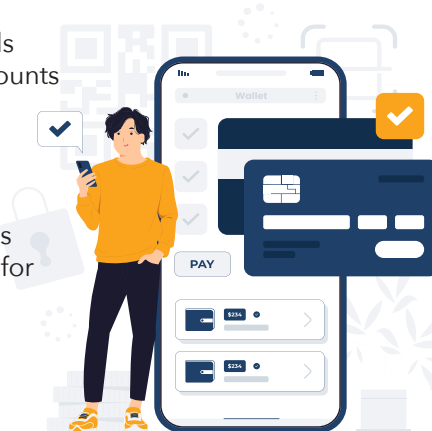
**Subject to credit approval. Terms and conditions apply. See credit union for full details.*

NEED EASY BANKING? YOU GOT IT!

Whether across town or across the nation, you'll have access to your accounts online or on the app. Log into your mobile banking and you can:

- Deposit Checks
- Review Transaction History
- Pay One-Time or Recurring Bills
- Transfer Funds - Between Accounts or Financial Institutions
- Create Account Alerts
- Locate an ATM & more

Don't make managing your finances harder than it needs to be. Sign up for online or mobile banking today at www.gaheritagefcu.org!



SPRING FORWARD IN YOUR HOME BUYING PROCESS

Get ahead of the busy buying season by applying for your mortgage preapproval today. You can lock in your rate AND make a quick offer as soon as you find the home you want.

With GHFCU on your side, you can be confident in your most important investment.

**Let us build your next home loan*.
Start your application today!****



**All loans subject to credit approval. Terms and conditions may apply. MemberFirst 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.*

RETIRE ON YOUR TERMS

Are you taking full advantage of your IRA savings? You want to make sure you're seizing every opportunity so you can retire your way, on your terms. If you didn't max out your IRA last year, you can still make 2023 IRA contributions until Tax Day on Monday, April 15, 2024.

The IRA contribution limits for 2023 are \$6,500 for those under age 50 and \$7,500 for those 50 and older. For 2024, the IRA contribution limits are \$7,000 for those under age 50 and \$8,000 for those age 50 or older. Don't miss out on a possible deduction this year. Consult your tax advisor for details!

Need to open an IRA? Visit <https://gaheritagefcu.org/iras/> to view our IRA options and visit the branch to open one today!



SECURITY CORNER



TIPS TO PROTECT YOUR FINANCIAL ACCOUNTS

Financial scammers are lurking around every corner trying to access your data or funds. Make sure you keep your accounts safe with these tips!

- **Routinely review your accounts** – Monitor your financial accounts regularly via online or mobile banking to ensure there are no unauthorized charges.
- **Change your passwords** – Update your passwords on financial accounts frequently using unique, hard to guess credentials. Also be sure to never share your password with anyone!
- **Avoid public Wi-Fi** – When shopping online, make sure you're using a secure internet connection.
- **Double check all financial communication** – Be wary of common scams such as when scammers send emails posing as a financial institution and ask about your account information. Always contact the credit union (or other organization) directly to ensure that your data isn't compromised.
- **Review your credit reports** – Access your free credit report each year at AnnualCreditReport.com and review for accuracy.
- **Monitor credit** – Sign up for a credit monitoring service to get immediate alerts for activity relating to your credit history and accounts.
- **Shred old documents** – Shred any documentation with sensitive information such as account numbers, social security numbers, and personal identification numbers.



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Loads of Love Donation

The Credit Union recently donated laundry detergent, sanitizer, and softener to Loads of Love, a local charity offering free laundry essentials to those who are down on their luck.



GHFCU Contributes to State of the Chamber and Community Awards

The Credit Union offered a contribution to the Pooler Chamber of Commerce's "State of the Chamber and Community Awards" event held on March 1, 2024.



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:

Memorial Day :
Monday, May 27, 2024

Juneteenth:
Wednesday, June 19, 2024

Independence Day:
Thursday, July 4, 2024



AN AFTERNOON OF LITERARY EXCELLENCE

GHFCU is Bookmark Sponsor for 'The Links' An Afternoon of Literary Excellence

The Credit Union recently served as a Bookmark Sponsor for the 2nd Annual literary event hosted by The Savannah (GA) Chapter of 'The Links.' An Afternoon of Literary Excellence was held on Saturday, January 20, 2024, at the Coastal Georgia Center in historic downtown Savannah. The sponsorship helped safeguard providing scholarships for youth.



Credit Union Joins Forces with Parent University

Georgia Heritage FCU recently joined forces with Parent University, a community-based, volunteer, non-profit organization established to help parents better support their children by educating them on a variety of topics, including Financial Wellness, Health Awareness, Academics, and more! GHFCU attended the Parent University event on February 17th.



Silver Sponsor Walk MS

Georgia Heritage FCU served as a Silver Sponsor of this year's Walk MS® event held March 30, 2024. Walk MS® brings together passionate people for a powerful purpose: to end MS forever. Feel the support that can only come from a community whose steps fuel breakthroughs, solutions, and a cure.



Federally insured by NCUA