

THE HERITAGE CONNECTION

The Difference is Relationships *April 2010*

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Free Educational Seminar



Dennis Davis

New Retirement: Myths, Facts and Half Truths

6:00-7:30 p.m. • Tuesday, April 13, 2010

As a follow-up to "Investment Fundamentals," presented at Georgia Heritage FCU in February, "New Retirement: Myths, Facts and Half Truths" will address concerns of those who want to make the right decisions for retirement. This educational seminar, presented by Dennis Davis of CUNA Mutual Group, will cover:

- **Does market timing really matter?**
- **Is investing on a tax-deferred basis always best?**
- **How much savings will you need for retirement?**

**Call 912-236-4400 to reserve your spot
Meal provided • No-cost, no obligation**

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About the speaker: Dennis Davis is a proud graduate of the University of Georgia and has been in the financial services industry for two decades. In his third year of service with CUNA Brokerage Services, Inc., Dennis is responsible for the development, coaching and mentoring of financial advisors and serves as the Credit Union liaison. He is an Atlanta native. He and his wife Angela have two daughters.

**Georgia Heritage
Federal Credit Union**
Your Community
Credit Union
236-4400

**We Do Loans!
Online or Walk-ins**

**Exit 7B, then Turn Right
1085 W. Lathrop Ave.**

Serving Chatham, Effingham & Bryan Counties

www.gaheritagefcu.org

We're getting the word out that Georgia Heritage now has online loans! Quick, safe and secure, our web site features a new, automated loan processing system set up for vehicle loans, personal loans and even credit card applications. Check out our billboard on I-516 westbound just before Exit 6. For more information on online loans, see "Get a Loan while in Your PJs" on page 3.



Haiti Relief Fundraiser

Georgia Heritage FCU joined other Georgia credit unions in raising money for Haiti earthquake relief. On January 22, the credit union staff grilled hot dogs and hamburgers over lunch for members who made donations for Haiti relief. Shown above are Jeffrey Franklin (foreground) and Anthony Johnson. Donations from the January cookout topped \$600. At the end of February, Georgia Heritage donated \$1,200 to the Haiti fund. Thanks to our members who generously donated money for this relief effort!

2nd Annual Relay for Life
“Chip In Fore a Cure”
Golf Tournament
 Benefiting the American Cancer Society
April 29, 2010
Southbridge Golf Club

4-person Scramble - \$80 per person
 \$100 Hole Sponsors • Door Prizes

Contact: Audrey Dye
 (912) 629-4304 – adye@gaheritagefcu.org
 912-236-4400

**Lunch
at 11:30**



**1:00
Shotgun
start**

Portion of proceeds will cover cost of golf and some administrative costs.

Mortgage Magic




LOW-COST MORTGAGE LOANS
AVAILABLE HERE!

- No intangible tax at the credit union
- Competitive rates
- No prepayment penalties
- Full disclosure of all terms & conditions

Have you been turned down by others?
See how we can help you!

Thanks to those
 who attended
 the 2010
 Annual Meeting
 on Tuesday,
 March 23
 at the
 Mary Calder
 Golf Clubhouse





WTOC On Air

Robby Glore, Director of Branch Operations, appeared on WTOC's Mid-Morning Live with Jody Chapin and Sonny Dixon on February 3. Robby was invited to talk about the credit union's "Investment Fundamentals" seminar, which was open to members and the public the evening of February 9. The seminar was attended by more than 20 members and guests.

Dale Taratuta Named CFO

Georgia Heritage is happy to welcome our new Chief Financial Officer Dale Taratuta, who joined the staff on February 23.



Having been in the financial services industry since 1986, Dale most recently served as Vice President of Finance at Extra Credit Union, Warren, Michigan. Prior to that, Dale held the position of Vice President of Finance at American 1 Federal Credit Union, Jackson, Michigan. His related work experience included positions as credit manager at First National Bank of America in East Lansing and finance/accounting manager at Michigan National Corporation.

Dale received his BBA in accounting from Western Michigan University and his MBA in finance from Wayne State University. He and his wife, Cindy, have three children.

We Have a Deal for You! REPOS FOR SALE

If you're looking for a clean used car, truck or SUV along with an awesome loan interest rate, you'll want to check out the repossessed vehicles available at Georgia Heritage. See our available inventory on our web site and on the credit union's Facebook page.

We offer special rates on all of our repos:

1.99% APR* up to 24 months

2.99% APR* up to 36 months

3.99% APR* up to 48 months

At www.gaheritagefcu.org, click on the "Auto Loans" tab in the green bar, then click "Vehicles For Sale" on the left side of the screen. Each vehicle is featured and the offer sheet has more information.

If you're on Facebook, go to the Georgia Heritage Facebook page and you'll see our selection and details on each vehicle. Not connected to the credit union's Facebook page? Log into Facebook and type Georgia Heritage FCU into the search box then click on the magnifying glass directly to the right of the search box. When Georgia Heritage pops up, click "Add as Friend." When the confirmation box appears, click "Send request." As soon as we receive the request, we'll confirm you as the credit union's new Facebook friend.

**Don't delay!
When they're gone, they're gone!**

*APR = Annual Percentage Rate

**In your PJs?
We'll Never Know!**



**Conduct business from home...
even in your favorite PJs!**

**Automated Loan Processing at
www.gaheritagefcu.org**

**Go to any loan product page &
click on "Apply Now." Or from
Online Banking, click on the
"Online Services" tab.**

**Questions?
member.service@gaheritagefcu.org
(912) 236-4400**

Beware of Vishing Scams

Unfortunately, fraudsters seem to be everywhere, ready to take advantage of customers/members of banks and credit unions.

Vishing is a form of “phishing,” where instead of people receiving an email trying to lure them into giving personal information, the criminal uses the telephone to make a live call or automated call. The purpose of the phone call is to obtain personal information from the member in order to access his/her account.

In one case that occurred in late January 2010, members of a credit union in Michigan reported that they had received calls from a so-called credit union employee alerting them to the fraudulent use of their checking account.

Similarly, a credit union in Wisconsin recently reported that some members had received calls claiming that their credit cards had been deactivated because of suspected fraud. The caller, who supposedly was calling from the credit union, then asked for the card number and PIN to fix the problem.

Georgia Heritage members should ignore computer-voiced messages asking them to enter personal information to “activate” or “confirm” their debit card or ATM cards.

Never give out your personal information over the telephone or via email. If you have questions about the authenticity of an inquiry supposedly from the credit union, call us at (912) 236-4400.



Check out Georgia Heritage’s Tee Sign on the golf course.



**Georgia Heritage
Federal Credit Union**

Lathrop Avenue Branch
1085 W. Lathrop Ave.
P.O. Box 1920
Savannah, GA 31402
(912) 236-4400

*Lobby and
Drive-thru Hours*
Monday - Wednesday
9:00 a.m. - 5:00 p.m.
Thursday - Friday
9:00 a.m. - 6:00 p.m.

Call Center Hours
8:00 a.m. - 6:00 p.m.
Monday - Friday

Web Site
www.gaheritagefcu.org

Smartline
(912) 233-6491
1-800-408-6466

Holiday Closings

Memorial Day
Monday
May 31, 2010

Independence Day
Monday
July 5, 2010



Santa Sack Winner

It’s past the holiday season, but The Heritage Connection had already gone to press when Amy and David Swain and sons Brawton, 8, and Kaleb, 1, came to the credit union to accept their prize. From Rincon, the Swain family’s name was selected from more than 200 entries for the Santa’s Sack of toys giveaway. Congrats!

IRA Rollovers

Changed jobs? Recently retired?



An IRA rollover may allow you to:

- Preserve the tax-deferred status of your retirement savings
- Increase your investment options
- Move your money out of your former employer’s retirement plan without tax or penalties
- Reduce the cost of administration
- Take control over your retirement plan