THE HERITAGE CONNECTION

The Difference is Relationships — *July 2010*

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Family Day
at the Credit Union

11 a.m. – 4 p.m.
Friday, July 23

Sillydilly the Clown

Face Painting • Balloon Animals
Magic Show
Coloring Contest for the kids with Prizes!

Come on down, see a clown, have some lunch & learn a bunch.

We appreciate you!

Harrison and Riddle are First Scholarship Recipients

Georgia Heritage FCU recently awarded two college scholarships. A $1,000 college scholarship was presented to high school senior Jacob Harrison, son of James and Cynthia Harrison of Ellabell. Jacob will be attending East Georgia College this fall. Chelsea Riddle of Savannah was the recipient of the $1,000 continuing education scholarship. Chelsea will be attending the University of South Carolina to complete her master's degree in speech language pathology this fall.

Scholarship packets were sent to all public and private high schools in Chatham, Effingham and Bryan counties, in addition to Armstrong Atlantic State University, Savannah College of Art and Design, Savannah State University, and Savannah Technical College.

Competition for the college scholarship included SAT/ACT scores, GPA, leadership in school and citizenship, financial need, essay, and letters of recommendation. Continuing education scholarship applicants competed in areas of financial need, grades, essay, and letters of recommendation.

For information on the annual college scholarship program, go to **www.gaheritagefcu.org** and click on "Education Center."

*APR – Annual Percentage Rate. **Loans from other financial institutions only. Current Georgia Heritage FCU loans do not qualify for this offer. An additional .25% APR discount for direct deposit into GA Heritage checking account with automatic loan payment transfer. The rate you receive may vary depending on individual credit history and underwriting factors. A loan of $20,000 for 48 months will have an approximate payment of $460 per month. Financed amount may be up to 110% of the NADA or Invoice. Promotion begins June 1, 2010 and ends August 31, 2010. Offer may be withdrawn without notice. Other restrictions may apply.

KidZ Club, the perfect way to teach children the value of money and the importance of saving, is open to children up to age 12.

- $5 deposit required to open the account*
- Kids receive a free KidZ Club Piggy Bank when they open their account. Watching their money grow will help them to understand the concept of saving – whether it's for a specific purchase or growing the balance of their KidZ Club Account.
- Parents receive a free Kinderprint Child Safety & ID Kit, which includes everything needed for a complete record of their child (dental chart, DNA collection envelope, personal information, photo, and finger printing ink strip).
- Special events and activities are held throughout the year
- Check out the KidZ Club at www.gaheritagefcu.org and the interactive link with ever-changing activities and games.

**Requires an adult at least 18 years of age to be a joint owner of the account.*

The Freedom Club is designed to meet the needs of our teenage members aged 13-17. It's a great way for our youth to learn about financial responsibility and have fun at the same time.

- $5 deposit required to open the account
- Check out the Freedom Club at www.gaheritagefcu.org and the interactive link with ever-changing activities and games

GHFCU Billboard at Grayson Stadium

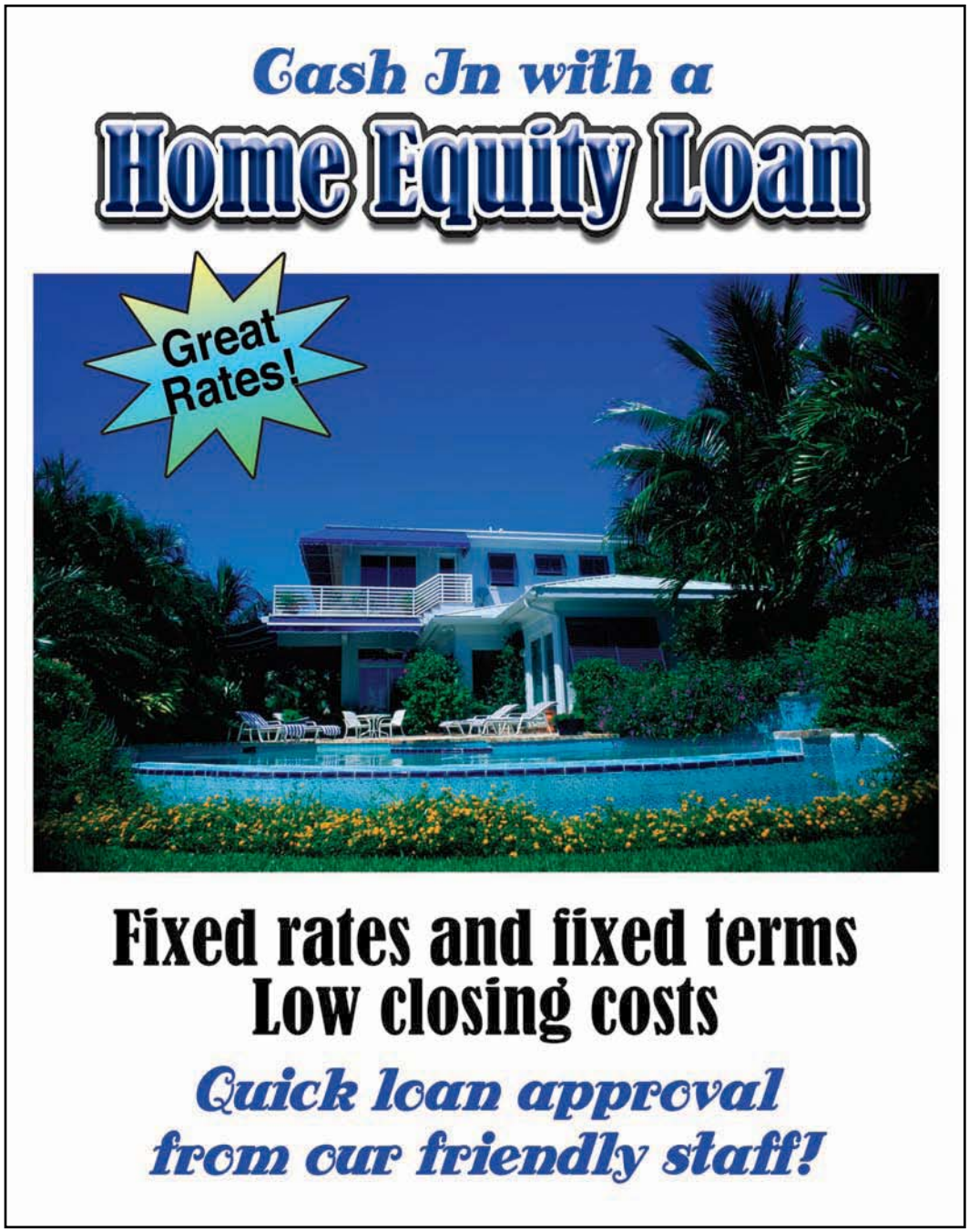
Fans of the Savannah Sand Gnats will be viewing the billboard for Georgia Heritage Federal Credit Union at Grayson Stadium.

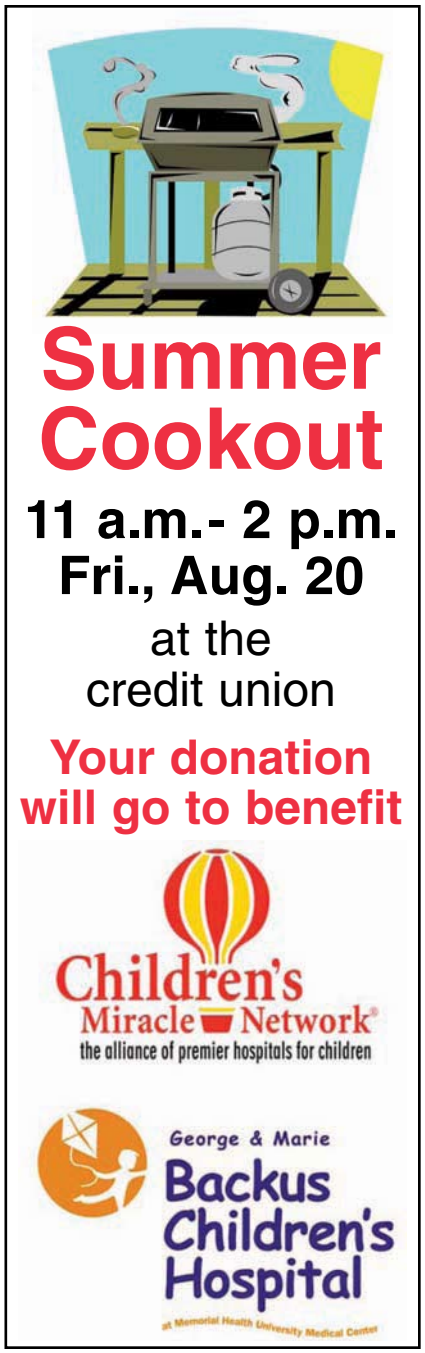
Pay Attention to ATM Network

Georgia Heritage FCU recognizes that surcharge-free ATMs are important to our members. For convenience as well as cost, we have elected to participate in the Credit Union 24/CU Here Network. Credit Union 24 is a member-owned, full-service EFT network that brings nationwide ATM and point-of-sale (POS) access to credit unions. Today, Credit Union 24 is the largest national credit union-owned POS network in the United States, with nearly half a million locations at major national retailers and local merchants. Credit Union 24 also counts more than 100,000 ATM locations nationally and internationally, and offers access to the greatest number of surcharge-free ATMs in the nation.

Recently we were advised that some credit unions are no longer affiliated with the CU24/CU Here ATM Network and have now elected to charge foreign transaction fees. We feel it is important to notify you, our membership, when changes are made that may impact the fees you pay.

Remember — Before you conduct your ATM transaction, look for the CU24/CU Here logo (also shown on the back of your cards). The ATMs with this logo will be surcharge-free. You can also check our website at **www.gaheritagefcu.org** (Links & Resources page) for the CU24 ATM Locator to find the ATM that is most convenient for you!





First place team in the "Chip in Fore a Cure" Golf Tournament (L-R): Jerry Jordan, Ken Merritt, Allen Gilbert, Scott Richardson. The golf tournament raised $5,620 for ACS.

Howe Construction donated lunch. A golfer gets a grilled burger from Stan Howe (left) and Kathy Schreiman.

Jameel Abbess (left), Tim Garc
are ready to golf!

GHFCU RAISES $7,000 FOR AMERICAN CANCER SOCIETY

For the second consecutive year, Georgia Heritage held a number of fundraisers to benefit the American Cancer Society (ACS). The biggest credit union fund-raising event was the "Chip in Fore a Cure" Golf Tournament held April 29 at the Southbridge Golf Club.

Twenty-five GHFCU employees and volunteers participated in Relay for Life (RFL) May 14-15 at AASU. Through the golf tournament, holiday basket drawings and donations, the credit union raised $7,000 for ACS and was the fifth highest contributor in the RFL. We appreciate the members who generously participated!

Thank

Lunch Sponsor
Howe Construction

Beverage Sponsors
Food Lion
York Street Deli

Hole-in-One Prize Sponsor
(Cars, Clubs, Gift Card)
Southern Motors of Savannah

Hole Sponsors
AFLAC
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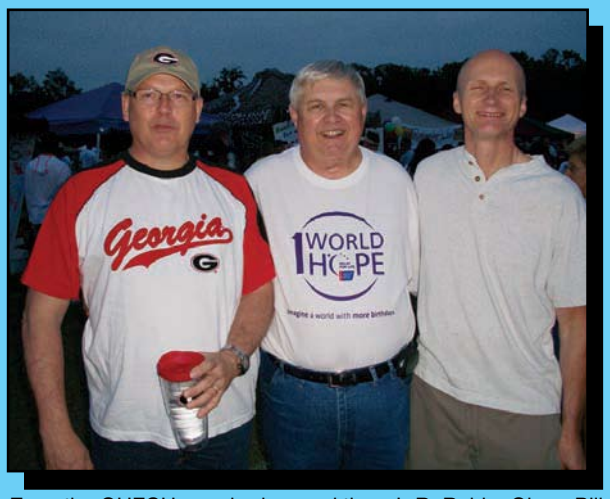
Cooperative Services, Inc.



Even the GHFCU men had a good time. L-R: Robby Glore, Bill Faglie, Dale Taratuta.

RFL participants (L-R) Audrey Dye, Jessica Burns, Sharon Stark and Alyson Adams.

Jeane Shuman and son Cody

dner (middle) and Robby Glore

Thor Dolan and Audrey Dye (left) discuss the putting contest.

Pictured L-R, back row: Bill Faglie, Kimberly Ford, Robby Glore, Alyson Adams, Dale Taratuta, Audrey Dye, Liz Purdee, Jan Griner; (front) Mya Robertson, Jeane Shuman, Jo Gnann.

you to All Participants & Sponsors for your generous donations!

Corporate America Credit Union
CU 24
Delta Community Credit Union
Document Support
Dr. Richard Taylor
Eagle Ink
Econocheck Corporation
FIS
Flawless
Florida Concepts
Howe Construction
iMedia
Inglesby Falligant
International Paper
Intuit Financial Services
Koger & Williams
Loomis Fargo
Merchants Credit Bureau
Meridian Link
Midwest Loan Services
Southeastern Auto Auction
SWBC

Prize Sponsors

Applebee's (Garden City)
Bacon Park Golf Course
Belk of Savannah
Boar's Head
Bonefish Grill
Burns Paint & Body Detailing
Chick-Fil-A
Corporate America Credit Union
CSI
Econocheck Corporation
Edwin Watts
Houlihan's
Howe Construction
Jiffy Lube
Kitchenware Outfitters
Koger & Williams
Leopold's Ice Cream
Midwest Loan Services
Mrs. Wilkes
Riverboat Cruises
SAMS Club
Savannah Postal Credit Union
Southbridge Golf Club
Southern Motors of Savannah
VIP Office Supply
Wild Wings

enjoyed the RFL event.

Liz Purdee with daughters Melissa (right) and Mallory with friend Justin Campbell.

Relay for Life co-captains Audrey Dye (left) and Mya Robertson.

Dianna Scott Recognized For 15 Years of Service

Dianna Scott, accounting support specialist, was recognized for 15 years of service by President/CEO Thor Dolan in April 2010. Dianna received an engraved keepsake box and congratulations from the credit union staff.

New Call Center Employee

Jennifer Wilson recently joined the Georgia Heritage Call Center team, bringing over three years of financial institution experience. She recently relocated to the Savannah area from Ohio and is excited to provide great member service to all of the members who utilize Call Center services.

Change in Early Withdrawal Penalties for Share Certificates

Effective August 15, 2010, new early withdrawal penalties for share certificates will be as follows:

Certificate Term	Penalty
6 months	90 days
12 months	90 days
24 months	180 days
36 months	180 days
48 months	180 days
60 months	180 days

Members Enjoy 2010 Annual Meeting

More than 50 credit union members gathered at the Mary Calder Golf Clubhouse on March 23 for the credit union's Annual Meeting. No Board nominations by petition were received and incumbent directors Sammy Blankenship, J. D. Dyches, and Jan Griner were elected for a 3-year term. The event was catered by York Street Deli.

Door prize winners at the Annual Meeting are pictured from left to right: William Wright, J. D. Burns, Bettie Burns, Jackie Faglie, Mac Salter and Richard Reuss. Door prizes included two Georgia Heritage portfolios, two $50 bills, one $100 bill and a Flip Share Video Camera.

GEORGIA HERITAGE FEDERAL CREDIT UNION PRIVACY POLICY AND AGREEMENT

Trust has always been the foundation of our relationship with members. To preserve your trust, we pledge to protect your privacy by adhering to the practices described below. By signing any application or agreement with us, or your use or continued use of any of our services after receiving this document, you jointly and severally agree to the terms and conditions set forth in this Policy and Agreement. In this Agreement the terms “we,” “our,” or “us” means **Georgia Heritage Federal Credit Union**; and the terms “you” or “your” means all members, consumers, borrowers and guarantors.

The Types of Information We Collect. We only collect information about our members for lawful business purposes, or as otherwise required by applicable law. We collect information about members from the following sources: (a) Applications for services, verifications, current and past employers, other forms and any communications you send to us including electronic messages from which we collect your name, addresses, phone numbers, social security number, financial data, birth date, gender and other information; (b) Transactions involving your accounts or services with us from which we collect information such as your name, account number, balance, payment history, parties to your transactions and credit card usage; (c) Consumer Credit Reports from which we collect information regarding your creditworthiness, credit history and account activity; and (d) Market Research Firms that provide us with a variety of information regarding our members such as the number of individuals in a household and home ownership.

You agree that the telephone numbers, street and e-mail addresses provided in your Membership Application and Signature Card, or any other application or communication sent to us, are publicly available and will be used to provide notices, disclosures, statements, other communications (including but not limited to our responses to your e-mail communications) and offers for certain products or services.

We may also collect information from "cookies," which are electronic files that capture information about you when you access our online services. However, this information is only used to facilitate the internal processing of your request or to facilitate the ease of using our web site. We do not disclose cookie information to nonaffiliated third parties. For more information on how we use cookies and keep your information confidential.

The Types of Information We Disclose. To benefit our members and former members, we only share the information described in the Section above within the Credit Union, which includes all employees, directors, agents, volunteers, committee members and field agents, and with certain trusted third parties described in this paragraph including other financial institutions with which we have joint marketing agreements, who are obligated to maintain the confidentiality and security of your private information. We use the services of various third parties to assist us in offering financial services to our members. For example, we use the services of third parties for processing or facilitating transactions using credit cards, checks (share drafts), debit cards and other access devices including home banking; for assistance in making loans, loan underwriting; processing loan applications; appraising collateral; statement printing; bookkeeping and accounting; consulting and business development services; and for processing our outgoing mail. We also work with companies such as CUNA Mutual Insurance Society, Allied Solutions, Inc. and Route 66 that may provide services such as financial planning, financial counseling, investment services, extended automotive service contracts, personal, property or other insurance, credit counseling and travel services to you.

If you prefer that we do not disclose such information about you, you may direct us not to make those disclosures (other than disclosures permitted by law). This "opt-out" will not apply to disclosures that are permitted by law. You may opt-out of these disclosures or revoke your opt-out election at any time. If you wish to opt-out of this disclosure, you may select one of the following methods to exercise this right:

Call us at 912-236-4400 or complete an Opt-Out form and mail it to P. O. Box 1920, Savannah, GA 31402.

Fair Credit Reporting Act Disclosure. The Fair Credit Reporting Act governs the sharing of information that may impact upon you for purposes involving credit, collections, employment, insurance, and other purposes set forth in Section 604 of the Act. We learn information about you from our experience with you and from information provided by others, such as through credit reports. The Fair Credit Reporting Act permits us to share with our affiliates and credit reporting agencies information we learn from our experience with you. We may also share information provided by others but will not share this information if you direct us otherwise. You may direct us not to share the information provided by others by exercising your opt-out election in the same manner as set forth above. In the opt-out election, you will have the option of including or excluding the Credit Union from your opt-out election.

Security. We are committed to taking every reasonable precaution to protect individual identifying information that you provide to us. We restrict access to nonpublic personal information about you to employees who need to know that information to provide products or services to you. We also maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Notices and “Joint Relationships.” Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the e-mail or Internet address provided by said person. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

Modification. The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.

What Members Can Do to Help. Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. In particular, never keep your PIN with your debit card or credit card, as that makes you vulnerable in the event you lose your card or your card is stolen. Use caution in revealing account numbers, social security numbers, etc. to other persons. In particular, if a caller tells you he/she is calling you on behalf of the Credit Union and asks for your account number, you should beware. Legitimate Credit Union staff would already

have access to that information. It's important that the Credit Union has current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

Protecting Children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.

Cookies. How does Georgia Heritage FCU collect information about you through its Internet web site(s) and what is done with that information?

We consider your privacy and the confidentiality of your business with us to be paramount in the trust you place in us. When we do collect information about you it is to facilitate our relationship. We use two methods for collecting and using information:

1. Through online forms on the web site(s) from data you provide when requesting products, services, or information from us. Some examples include loan applications, personal information updates, and Internet communications from you.
2. By using small client-side files that reside on your computer called cookies, of which we use two types:

   a. Session cookies that expire at the end of your browsing session. For our purposes these are generally used by Digital Insight Home Banking to facilitate the internal processing of the transactions you conduct through the service.
   b. Persistent cookies that expire at a date determined by us. These cookies are generally used to help us measure the effectiveness of our advertising campaigns and do not contain any personally identifiable or confidential information. They can also be used to help you personalize your experience on our web site(s) should we choose to offer such a service.

Under no circumstances can a web site other than those from our domain read or interact with the cookies created by our domain and we do not share any data we may collect from cookie information that can be personally identifiable. For more information about cookies and how they work visit:

http://www.ufaq.org/navcom/lyncookie.html
http://www.microsoft.com/info/cookies.htm

Beware of Phishing Scams. "Phishing" scams often come as official looking e-mail that appear to have come from your Credit Union, bank, credit card company, eBay, etc. The e-mail usually says that there is something wrong with your account or that they need to verify your information. These messages have been forged and are fraudulent. Your Credit Union, bank, credit card company, etc., will not contact you by e-mail to verify your information or inform you that you have a problem with your account. You should delete these messages; never reply to them and never follow their instructions.

For further information you may wish to review the information provided at the following links:

How Not to Get Hooked by a 'Phishing' Scam: From the Federal Trade Commission –
http://www.onguardonline.gov/topics/phishing.aspx

7 Practices for Computer Security: From the Federal Trade Commission –
http://www.onguardonline.gov/topics/computer-security.aspx

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Opt Out Response Form

Member Name _____

Account Number _____

According to the Georgia Heritage Federal Credit Union Privacy Policy and Agreement, I would like to exercise my right to opt out of third-party mailings.

_____ _____
Member Signature **Date**

Please bring this completed form to the branch, fax or mail to:
Georgia Heritage Federal Credit Union
P.O. Box 1920 • Savannah, GA 31402 • Fax: (912) 238-5944

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

Independence Day
Monday
July 5, 2010

Labor Day
Monday
September 6, 2010

EQUAL HOUSING LENDER

NCUA
Federally Insured by NCUA