

THE HERITAGE CONNECTION



The Difference is Relationships

January 2010

INSIDE This Issue:

- **Bowling for a Miracle**
- **Board Nominees Named**
- **2010 Fee Schedule**
- **Boomerang Bucks**
- **Tax Advantages of an IRA**
- **Going Green with e-Statements**

Social Networking with Georgia Heritage



Everyone is talking about social media – MySpace, Facebook, and Twitter. Not to be left behind, Georgia Heritage has a Facebook page from which you can receive the latest information on events at the credit union as well as tips to help you save time, money, and secure your personal data.

Want to be our Facebook friend? Next time you log on to Facebook, type Georgia Heritage FCU into the search box (in the top right-hand corner), then click on the magnifying glass directly to the right of the search box. When Georgia Heritage pops up, click “Add as Friend”, and when the confirmation box appears, click “send request.” As soon as we receive the request, we’ll confirm you as our new Facebook friend.

We look forward to hearing from you soon!

Investment Fundamentals Seminar

**6:00 - 7:30 p.m.
Tuesday, February 9, 2010**

Are you intimidated by the thought of investing and don't know where to begin? Whether your goals include a comfortable retirement, a vacation home, travel, or providing for a child's college education, learning some of the fundamental investment strategies will help you get on the right path to achieve your financial goals.



This educational seminar, presented by Dennis Davis of CUNA Mutual Group, will cover:

- **Five myths and truths of investing**
- **Proven strategies that can help your money work harder and smarter**
- **How to select investments that match your objectives**
- **How to limit your exposure to risk by diversifying your portfolio**
- **The benefits of professionally managed investments**
- **How to help your money accumulate with tax-advantaged accounts**

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

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

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. Dennis is currently entering his third year of service with CUNA Brokerage Services, Inc., where he 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 FCU 71st Annual Meeting

**Tuesday, March 23, 2010
6:00 – 7:00 p.m.**

Mary Calder Golf Clubhouse
1201 W. Lathrop Ave., Savannah
(Inside International Paper)

Come join us for a meal and door prizes as we inform you – our member-owners – about the progress made in the past year and plans for our future!



First “Bowling for a Miracle” Tourney held to Benefit CMN



Pictured left to right: Alyson Adams, Liz Purdee, Nancy Adams

Georgia Heritage FCU enjoyed its first “Bowling for a Miracle Tournament” held on September 28. Proceeds from the credit union-sponsored event were presented to the Children’s Miracle Network (CMN).



Bill Faglie

“Georgia Heritage is a proud sponsor of this wonderful non-profit organization that raises monies for medical care, research and education to assist local children,” said Dolan. “Backus Children’s Hospital in Savannah is the only designated children’s hospital in the region, serving more than 100 children each day. We’ll continue to grow our relationship with CMN through annual donations.”



Pictured back row, left to right: Jeane Shuman, Billie Dees, Audrey Dye; front row: Jackie Faglie



Jo Gnann holds the youngest member of the group, Raven Williams



Georgia Heritage FCU CEO Thor Dolan (right) presents a \$2,000 donation to Eric M. Pearlman, MD, PhD, Program Director of Pediatric Education at Memorial Health. The donation was made to the Children’s Miracle Network from monies raised by the staff in the “Bowling for a Miracle” held at the AMF Bowling Lanes in September.

Georgia Heritage Gives \$300 to



From sales of homemade baked goods provided by employees, \$300 was donated by Georgia Heritage to the Disaster Relief Fund of the American Red Cross. The fund-raising effort was organized to assist flood victims in the Atlanta area and North Georgia at the end of September.

Georgia Heritage Gives to Charity from Surcharges



In 2009, Georgia Heritage FCU donated 4.9% of all surcharges for the Coinstar service in the lobby to local charity. The total amount given in 2009 from Coinstar fees was \$1,500.

January 1, 2010

Board of Directors

Georgia Heritage Federal Credit Union
P.O. Box 1920
Savannah, GA 31402



The Nominating Committee submits the following names for consideration:

Sammy Blankenship, J.D. Dyches and Jan Griner

Respectfully submitted,

Russell Bright
Jerry Gill, Gene Johnson, Bob Reed
Nominating Committee

Nominations also may be made by petitions submitted by members. Members who desire to name a nominee or nominees for a vacancy should prepare and submit a petition in accordance with the following procedures:

1. Petition must be signed by 80 primary members of Georgia Heritage Federal Credit Union.
2. Petition must be accompanied by a completed Volunteer Application indicating that the person is agreeable to nomination and will serve if elected to office. Each nominee will undergo a credit check and background check to determine bondability. The nominee must state his/her willingness to attend Board meetings and devote such time as needed to fulfill this obligation.
3. **Petition must be filed with the Secretary of Georgia Heritage FCU by February 12, 2010.** Petitions may be left at the credit union and will be forwarded to the Secretary.
4. Only members 18 years of age or older can be nominated for the Board and are eligible to vote.

Newest Staff Welcomed at Georgia Heritage



Tim King
Chief Financial Officer Timothy King is the newest member of the management team. He brings more than 25 years of financial service experience, 19 of which have been at the CFO level. Tim is leading the Accounting and IT departments.



Tim Beeson
IT Manager Tim Beeson brings more than 18 years of credit union and IT experience to his new role. With many years of Summit experience, Tim's expertise in today's technological advances will help the credit union move forward.



Audrey Dye
Possessing previous Human Resource experience, Audrey Dye is the HR Specialist/Executive Assistant. She graduated with a degree in Business Administration and Spanish from Nebraska Wesleyan University.



Mya Robertson
Mya Robertson joins the credit union as a Lead Teller, bringing numerous years of previous Lead Teller and accounting experience with her. She is a Savannah area native and is looking forward to leading the tellers in serving our members.



Rosangel Phillips
New Teller Rosangel Phillips has previous teller experience including holding a teller job at Citibank. Rosangel is also bilingual in Spanish, which is an added benefit to our Spanish-speaking member base.



Steven Waldron
Steven Waldron is serving as a Marketing/HR administrative assistant. He recently graduated with a marketing degree from Georgia Southern University, where he minored in music.

Thanks for the Celebration

Georgia Heritage FCU celebrated Credit Union Day on Oct. 15. Tote bags, 2010 pocket calendars, jot pads, and refreshments were given to members who stopped by the branch. Winner of the iPod drawing was Steve Knott (top right).



The same day, the credit union participated in the Health Fair held at International Paper. Winner of the iPod drawing at IP was Richard Watkins (bottom right).



Georgia Heritage Angels For the Salvation Army



The Georgia Heritage Salvation Army "angels" are pictured (l-r, back row): Jim Collins, Katy Kirby, Audrey Dye, Tim Beeson, Liz Purdee, Robby Glore, Jessica Burns, Terry Morris, Kimberly Ford; seated: Alyson Adams and Thor Dolan. Each year, GHFCU employees participate in the Angel Tree program to provide new clothing and toys for children of needy families. Also, the credit union participated in the Salvation Army food drive over the holidays.

IRA Tax Advantages

Traditional Individual Retirement Account

- Grow Your Nest Egg** ♦ Earnings and deductible contributions grow tax-deferred until withdrawal (can begin at 59 1/2 but must begin by 70 1/2).
- First Home Purchase** ♦ Withdraw up to \$10,000 penalty-free.
- Pay for College** ♦ Withdraw funds penalty-free to pay for education.
- Medical Expenses** ♦ Withdraw funds for certain medical expenses without paying a 10% early distribution tax.



Roth Individual Retirement Account

- Prepare for Retirement** ♦ Qualified withdrawals are tax-free.
- First Home Purchase** ♦ Had your Roth IRA for 5+ years? Can use \$10,000 for first home purchase tax- and penalty-free.
- Leave Funds to Your Heirs** ♦ No mandatory withdrawals; can leave money to your heirs tax-free.
- Pay for College** ♦ Qualified educational expenses are penalty-free.
- Rainy Day Fund** ♦ Access regular contributions tax- and penalty-free at any time for any reason.



IRAs insured up to \$250,000 by NCUA



Early withdrawal penalties may apply. Fees may reduce earnings. There is a minimum opening deposit of \$500. Minimum balance to earn dividends is \$500. The IRA Savings is a tiered rate account. Additional restrictions may apply. See Rate and Fee Schedule. Contact your tax advisor to determine tax benefits.

BOOMERANG BUCKS
CASH COMES BACK!

GET BUCKS BACK
WHEN YOU SIGN UP AND PAY BILLS ONLINE!

HERE'S HOW IT WORKS:

- Sign up for Bill Payment.
- Get \$5 when you pay five bills
- Get \$1 for each of the next ten bills you pay

← That's up to \$15!

Log in to www.gaheritagefcu.org today and start paying bills online with Bill Payment.

It's FREE!

Promotion ends January 31, 2010

Free to our Members



Easy-to-use and understand, FinanceWorks allows you to have a visual guide to your finances. You can easily determine exactly how you're spending your money and set budget goals. It's free! Go to www.gaheritagefcu.org, click "Online Banking," and then click the "FinanceWorks by Quicken" tab. If you want to check out the demo, you'll find it under "Summary."

Turbo Tax also is available at www.gaheritagefcu.org, TurboTax guides you step-by-step to help find every deduction so you get the biggest possible refund.



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

New Year's Day
Friday
January 1, 2010

M.L. King's Birthday
Monday
January 18, 2010

Presidents Day
Monday
February 15, 2010



GO GREEN with e-Statements
Why wait for the mail when your online account statements are available right now?

- Convenient. View statements online when you want
- Latest account information available 24/7
- Go green. Omit paper clutter and save a tree
- No cost for quick, easy & secure e-Statements, Online Banking & Bill Payment Service

www.gaheritagefcu.org

And the winner is...
For Halloween, credit union members stopped by the branch for some ghoulish fun. Kids received Halloween trick-or-treat bags with candy and everyone voted for the best employee costume.

Winner Ladybug Brandy Stafford

The group shot of Georgia Heritage employees who dressed up for Halloween include (L-R): Jessica Burns, Steve Waldron, Mya Robertson, Laura Carter, and Brandy Stafford. Alyson Adams (inset R) was a witch for the day.

Georgia Heritage Federal Credit Union

Fee Schedule Effective January 1, 2010

The Credit Union's Business Day Disclosure:

Our business days are Monday, Tuesday, Wednesday 9:00 a.m. to 5:00 p.m., Thursday & Friday 9:00 a.m. to 6:00 p.m., excluding holidays.

Our night depository is opened each business day at 9:00 a.m.

Deposits made after 9:00 a.m. or on a day we are not opened will be processed on the next business day we are opened.

Share Account Fees

Christmas Club early withdrawal	\$10.00 per early withdrawal or transfer
Regulation D Savings Transactions	STOP all transactions over 6 per month
Money Market Plus low balance fee	\$15.00 monthly fee if balance goes below \$2,500.00 minimum

Share Draft Account Fees

Paid NSF	\$28.00 per share draft or ACH debit
Non-Sufficient Funds	\$28.00 per share draft or ACH debit
Stop Payment (Personal or Official Check)	\$28.00 per request
Check Copy	FREE

Other Service Fees (applicable to all accounts)

Account Reconciliation/Research	\$10.00 per hour, plus copy fee (minimum one hour)
Statement Copy (microfiche)	FREE
Deposited Return Items	\$28.00 first party returned check - \$10.00 third party returned check - \$25.00 Visa Credit Card returned items
Payment by Phone or Preauthorized ACH	\$5.00 received from non-GHFCU checking/savings accounts or \$10.00 from non-GHFCU Visa/MC accounts
Outgoing Wire Transfers (Domestic)	\$25.00 per wire - \$15.00 per wire with Premier
Outgoing Wire Transfers (International)	\$35.00 per wire
Incoming Wire Transfers	FREE
Inactive Account	\$15.00 per quarter after there have been no transactions or contact by the member for one (1) year ⁴
Escheat Account	\$60.00 after there have been no transactions or contact by the member for five (5) years
Notary Services	FREE for members; \$5.00 for non-members
Collection Items	\$25.00 per outgoing item - \$10.00 per incoming item

Relationship Checking	Classic	Heritage	Premier	E-Account
Checking Account Overdraft Transfer (per share draft/ACH transfer)	\$5.00	\$3.00	FREE	FREE
Check Printing Charges ⁴	FREE*	FREE*	FREE*	Varies**
Official Checks	FREE	FREE	FREE	FREE
Money Orders	FREE	FREE	FREE	FREE
Bill Payment Services	FREE	FREE	FREE	FREE
Foreign ATM Transactions (non-GHFCU) ²	\$1.00	2 FREE, \$1.00*	FREE	FREE
Safe Deposit Box Annual Rental	3x5 = \$18.00	3x5 = \$13.50	3x5 = \$9.00	3x5 = \$18.00
	5x10 = \$38.00	5x10 = \$28.50	5x10 = \$19.00	5x10 = \$38.00
	3x10 = \$28.00	3x10 = \$21.00	3x10 = \$14.00	3x10 = \$28.00
	10x10 = \$62.00	10x10 = \$46.50	10x10 = \$31.00	10x10 = \$62.00
Shared Service Center Transactions	FREE	FREE	FREE	FREE
Monthly Service Charge ³	FREE	FREE*	FREE**	FREE

¹ Free with Direct Deposit. Checks must be ordered/re-ordered at one of our offices through a Financial Service Representative. Does not include Money Market Plus checks. *FREE Basic Checks only.

**Prices vary based on style.

² Foreign ATM transactions include withdrawals and transfers at non-GHFCU ATMs. *First two ATM transactions FREE with direct deposit, \$1.00 per transaction otherwise.

³ Direct deposit or required minimum balance waives monthly fee. *Requires a \$400.00 balance, otherwise \$5.00 fee. **Requires a \$2,500.00 balance, otherwise \$6.00 fee.

⁴ If the member has a share balance of \$100 or greater or is less than 18 years of age no fee will be applied.