

THE HERITAGE CONNECTION

The Difference is Relationships

January 2011

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Better Technology at Your Fingertips

Members Love Our New ATMs

Out with the old and in with the new – especially the new technology that the Diebold Opteva® 750 ATM brings to Georgia Heritage! If you haven't already noticed, check out our new ATMs at the Lathrop branch and at the Food Lion Shopping Center on King George Blvd. just off Abercorn.

Through advanced ATM technology, you can now deposit both cash and checks without an envelope. Conducting your deposits without using a deposit envelope offers faster transactions at the ATM, the convenience of banking at any time of the day without having to wait in line, and



New ATM at Lathrop Ave. office and in Georgetown

greater accuracy in making your deposits. You'll enjoy clearly defined instructions on the ATM screen and an easy-to-read, itemized receipt.

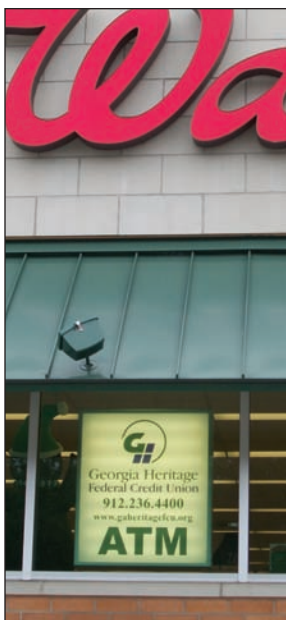
If you need assistance, stop by the Lathrop office and we'll be happy to walk you through our new and improved process.

Those members who use the ATM at International Paper have rave reviews for the new cash dispenser Diebold Opteva 500e, which was installed in November.

We continue to work diligently to improve our products and services to serve you better!



New Cash Dispenser at IP



New Member Benefit

Surcharge-free ATMs for Georgia Heritage Cardholders

Georgia Heritage FCU cardholders can now enjoy surcharge-free use of ATMs at these locations:



5701 Ogeechee Road, Savannah (Hwy. 17 near Berwick)
409 S. Columbia Ave., Rincon
2270 U.S. Hwy. 17, Richmond Hill



1555 Pooler Parkway, Pooler
(In front of Lowe's)

We are pleased to serve you and appreciate your business!





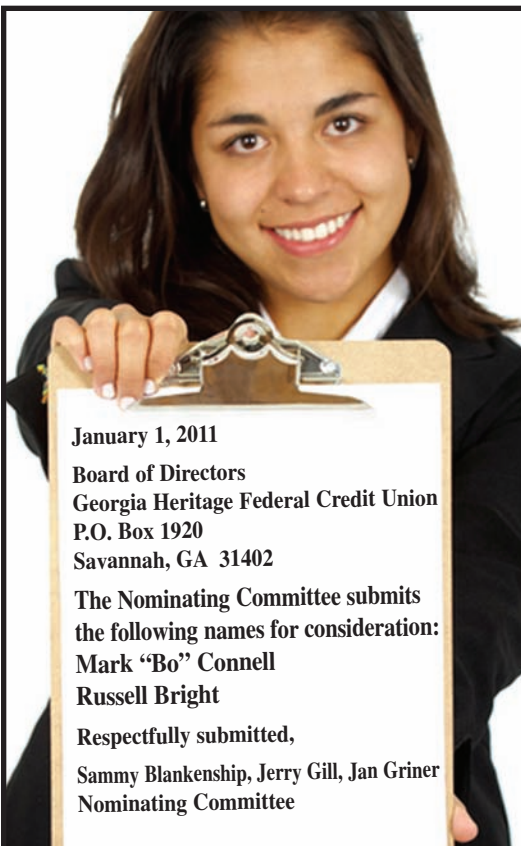
Salvation Army CU Angels

Following a long-standing tradition, the staff at Georgia Heritage FCU participated in the Salvation Army's Angel Tree program to provide new clothing and toys for children of needy families. 2010 angels were (L-R): Audrey Dye, Alyson Adams, Rachel Corley, Liz Purdee, Jennifer Brenner, Kimberly Ford, and Jo Gnann. Not pictured: Thor Dolan.



Attendees Enjoy CCCS Seminar

Skye Tyler, Education Coordinator or Consumer Credit Counseling Service, gave a free seminar on "Financial First Aid to Survive the Holidays" at Georgia Heritage that covered understanding credit and building a budget. Two educational seminars planned for 2011 will be announced in future newsletters.



January 1, 2011
 Board of Directors
 Georgia Heritage Federal Credit Union
 P.O. Box 1920
 Savannah, GA 31402
 The Nominating Committee submits the following names for consideration:
 Mark "Bo" Connell
 Russell Bright
 Respectfully submitted,
 Sammy Blankenship, Jerry Gill, Jan Griner
 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 3-year obligation.
3. Petition must be filed with the Board Secretary of Georgia Heritage FCU by **February 11, 2011**. 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.

Take Advantage of Your FREE CREDIT REPORT

Checking your credit report is a wise thing to do. You should review your credit history to ensure its accuracy and that no fraud or identity theft has occurred. Plus it will give you a broader picture of your financial health.

In Georgia, you can receive two free credit reports annually by going to www.AnnualCreditReport.com. You may also request your free credit report online at www.equifax.com, www.experian.com, and www.transunion.com.

Don't forget... Our Member Service Reps will be happy to discuss ways to improve your credit score.



Georgia Heritage FCU 2011 Annual Meeting

Tuesday, March 22, 2011
 6:00 – 7:00 p.m.

Mary Calder Golf Clubhouse
 1201 W. Lathrop Ave., Savannah

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!

Georgia Heritage Reaches \$3,000 Goal for CMN



The Coastal Empire Credit Unions presented checks to The Children's Miracle Network totaling \$13,320 for 2010. Present for the check presentation held at the Backus Children's Hospital at Memorial were (L-R) Julia Vinson, CMN Regional Director for the National Office in Salt Lake City, UT; Don Hill, President/CEO of Memorial Health FCU; Jean Delong, GeoVista CU; Bill Lee, Vice President of The Children's Hospital; Dr. Eric Pearlman, Medical Director of The Children's Hospital; Lisa Koons, Clinical Director of The Children's Hospital; and Thor Dolan, President/CEO of Georgia Heritage FCU.

The 2nd Annual Bowling for a Miracle tournament to benefit CMN was the largest fundraiser held this year by Georgia Heritage. Total 2010 donation to CMN from GHFCU: \$3,000.



Robby Glore (left) and Tim Beeson get ready to score at the Bowlathon.



Robby loves his Bulldogs.



Jeane Shuman and Liz Purdee pose for the camera as Jim Collins and Jo Gnann relax between frames.



Credit union staff and family members enjoyed pizza in between striking the pins.

GA Heritage Participates in IP Health Fair

For the second year, Georgia Heritage participated in International Paper's Health Fair. Shown in the left photo are Mashood Dalal of IP and MSR Alyson Adams. Approximately 250 IP employees and family members received tote bags and miscellaneous giveaways as they passed the credit union table. Right photo: Tracey Herlong was the winner of the iPod drawing held at the Health Fair. Tracey received her iPod from Robby Glore, Director of Branch Operations.





iPod Winner at CU Day

Georgia Heritage FCU joined financial cooperatives around the world in celebrating our successes and “people helping people” heritage during International Credit Union Day held in October. Members enjoyed food and giveaways, including a drawing for an iPod. Thor Dolan (right) congratulated Adrian Byrd, winner of the iPod.



KidZ Enjoy CU Trick or Treat

The 1st annual Trick or Treat at the Credit Union was held Friday before Halloween. Pierce Johnson, 26 months old, concentrated on coloring in the lines during the 6-hour event.



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

Lobby Hours

9:00 a.m. - 5:00 p.m.
 Monday - Friday
Drive-thru Hours
 9:00 a.m. - 5:00 p.m.
 Monday - Thursday
 8:30 a.m. - 5:30 p.m.
 Friday

Call Center Hours

8:30 a.m. - 5:00 p.m.
 Monday, Tuesday,
 Thursday, Friday
 9:00 a.m. - 5:00 p.m.
 Wednesday

Web Site

www.gaheritagefcu.org

Smartline

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

Holiday Closings



New Year's Eve

Friday, December 31, 2010

M.L. King Birthday

Monday, January 17, 2011

Presidents Day

Monday, February 21, 2011

Budget and tax help is available with Online Banking



FinanceWorks®, a free, easy-to-use tool, consolidates your deposit, investment and retirement accounts as well as your loans from over 5,000 financial institutions and creditors into one place. FinanceWorks auto detects regularly paid bills and displays them. It's like having a personal bill reminder watching out for you! Combine FinanceWorks with Bill Payment for better management of your bills. To access FinanceWorks, log into Online Banking at www.gaheritagefcu.org and click on the appropriate link.



Tax season will soon be here. Georgia Heritage members can take advantage of a 15% discount on TurboTax® by logging into Online Banking and clicking on the Turbo Tax icon.



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.

