

THE HERITAGE CONNECTION



The Difference is Relationships

January 2009

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REFINANCE

Your Auto Loan
from another
financial institution



NO PAYMENTS 'til March 2009!

New/Used Auto Loan or Refinance

as low as **5.24%** APR*

up to 63 months

*APR – Annual Percentage Rate. Current Georgia Heritage FCU vehicle loans do not qualify for this offer. The rate you receive may vary depending on individual credit history and underwriting factors. Interest will continue to accrue daily. Accrued interest will be collected before payments are applied to principle. Offer may be withdrawn without notice. Other restrictions may apply.

70th
Annual
Meeting

Join us for a
Credit Union Update
& Dinner

Tuesday
March 24, 2009
6:00 – 7:00 p.m.
Mary Calder
Golf Clubhouse
1201 W. Lathrop Ave.
Savannah, GA 31415

Counting Your Change and Giving to Charity

Loose change. It accumulates in our pockets, purses, dresser drawers, between sofa cushions, and in coin jars.

Now, you can benefit from bringing your coins into Georgia Heritage Federal Credit Union and help a non-profit organization at the same time!

If you're like most people – about 80% of American households – you accumulate change. In fact, the latest estimates indicate that \$10.5 billion in change is sitting idle in American homes. That's nearly \$100 per household. Find it and bring it to the credit union!

Our new Coinstar machine counts 600 coins per minute. It's fast and easy to use. A donation of 4.9% from all surcharges for the Coinstar service will be donated to local charity.



CORNER

DID YOU KNOW?

CEO



We believe in life-long relationships.
We make our decisions with the idea that we are in this for a lifetime, not just for tomorrow. Since our concern is you – our members – and not shareholders, we make decisions from a member's perspective.

When you read about the stock market, we said "no" to this investment – we decided

instead to invest in you. When you read about the sub-prime mortgage market, we said "no" to this investment – we decided instead to invest in you. When you read about derivatives, we said "no" to this investment – we decided instead to invest in you.

It is because we believe in relationships and making decisions that will provide you with a lifetime of financial security that you know your funds are secure at Georgia Heritage Federal Credit Union.

Safety and Soundness

Since 1940, Georgia Heritage Federal Credit Union has always given our members a positive return. If you are like me and you pulled out your 401(k)

statement, you will notice that almost every category provided a loss. However, every 401(k) that rolled over to us in the way of an IRA roll-over had a positive return. Maybe not spectacular return, but a solid return every quarter, every year.

Through 2009, your funds at the credit union will be federally insured to \$250,000. This will give you the peace of mind that not only are your funds federally insured, but you will receive a positive return on your money.

*Georgia Heritage FCU is
YOUR SAFE CHOICE.*



SIMPLE PAY HOME EQUITY LINE OF CREDIT

Payment is **1%** of the amount advanced

Look at Your Savings*

Loans	Balance	Mthly. Pymt.
Auto	\$21,000	\$410
Auto	\$15,000	\$375
Credit Card	\$3,000	\$90
Credit Card	\$2,000	\$60
Total	\$41,000	\$935
"Simple Pay" HELOC.....	\$41,000	\$410
Savings per month.....		\$525

*Simple Pay HELOC is a variable product and the rate is subject to change.

Example:
\$30,000
initial advance
Mthly. Pymt.
\$300

The rate and payment you receive may vary depending on individual credit history and underwriting factors. Minimum initial advance \$10,000. Maximum annual percentage rate is 18%. Loan fees and closing costs vary up to \$250.00, which fees may be conditionally waived. Contact the Credit Union for conditions for waiver of closing costs and reimbursement if the conditions are not met. Flood and/or property hazard insurance may be required. Other restrictions may apply. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice.

January 1, 2009

Board of Directors

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

The Nominating Committee submits the following names for consideration:

Jerry Gill and Gene Johnson

Respectfully submitted,

Nominating Committee
Jan Griner, J.D. Dyches,
Sammy Blankenship



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 85 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 13, 2009.** 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.



Holiday Angel Tree at Georgia Heritage

Again this year, the staff at Georgia Heritage Federal Credit Union participated in the Salvation Army's Angel Tree program to provide new clothing and toys for children of needy families. Nearly 33 million Americans receive assistance from the Salvation Army each year through a broad array of social services including food for the hungry, relief for disaster victims, assistance for the disabled, outreach to the elderly and ill, clothing and shelter to the homeless, and opportunities for underprivileged children.

Georgia Heritage Federal Credit Union Fee Schedule Effective February 15, 2009

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 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
 Bad Address \$5.00 if mail is returned from a bad address on file
 Dormant Account \$15.00 per quarter after there have been no transactions or contact by the member for one (1) year⁴
 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 ¹	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 3x10 = \$28.00 5x10 = \$38.00 10x10 = \$62.00	3x5 = \$13.50 3x10 = \$21.00 5x10 = \$28.50 10x10 = \$46.50	3x5 = \$9.00 3x10 = \$14.00 5x10 = \$19.00 10x10 = \$31.00	3x5 = \$18.00 3x10 = \$28.00 5x10 = \$38.00 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 \$500 and greater or is less than 18 years of age no fee will be applied.

Why Your IRA Should Be at the Credit Union

Traditional IRA

- **Grow Your Nest Egg** — Earnings and deductible contributions in a Traditional IRA grow tax-deferred until withdrawal, which can begin at 59-1/2 but must begin at age 70-1/2.
- **First Home Purchase** — You can withdraw up to \$10,000 penalty-free towards the purchase of your first home.
- **Pay for College** — Traditional IRA funds used to pay for qualified educational expenses can be withdrawn penalty free.
- **Assist with Medical Expenses** — Funds to pay for certain medical expenses can be withdrawn without paying a 10% early distribution tax.

Roth IRA

- **Preparing for Retirement** — Roth IRAs serve as a great retirement tool because qualified withdrawals, including earnings, are tax-free.
- **First Home Purchase** — If you've had your Roth IRA at least five years, you can use \$10,000 towards the purchase of your first home tax- and penalty-free.
- **Leave Funds to Your Heirs** — There are no mandatory withdrawals, so you could leave money from your Roth IRA to your heirs tax-free.
- **Pay for College** — Qualified educational expenses are penalty free.
- **Rainy Day Fund** — You have access to your regular contributions tax- and penalty-free at any time for any reason.

If you don't have an IRA, you owe it to yourself and your financial future to start your account now. And even if you have an IRA somewhere else, there are some compelling reasons for moving your account here.



Our rates are competitive, your account is insured, and we pay particular attention to your personal financial needs, because at Georgia Heritage Federal Credit Union, you are a member, not a customer.

That's why if you already have an IRA, you should consider moving it here. Simply contact a Financial Service Representative today to start the process for moving your funds.

Starting your IRA, or transferring it to the credit union, could be one of the best financial moves you'll ever make. If you would like more details or have questions, call us at (912) 236-4400 or stop by the branch today.



Halloween FUN in the Lobby

Georgia Heritage employees enjoyed dressing up for Halloween. Shown are (L to R) Chad Albertson (old man), Jo Gnnann (roaring 20s dancer), Tiffany Williams (ladybug), Jill Minnifield (cow), and Crystal Howard (V from Vendetta, inset).



CU Day Basket Winner

International Credit Union Day last October was celebrated with refreshments and giveaways enjoyed by our membership. Winner of the drawing for a gift basket was Chris Sather.



Georgia Heritage Federal Credit Union

Branch Information 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 24 Lines

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

Web Site

www.gaheritagefcu.org

Holiday Closings

New Year's Day
Thursday, Jan. 1, 2009

Martin Luther King Day
Monday, Jan. 19, 2009

Presidents Day
Monday, Feb. 16, 2009



Federally Insured by NCUA

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