

# THE HERITAGE CONNECTION

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*July 2009*

## INSIDE This Issue:

- **Welcome New CEO**
- **Relay For Life Team Raises Money**
- **GHFCU Wins Diamond Award**
- **Faster ScoreCard Rewards**

*Starting*  
**JULY 1, 2009**

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## Welcome CEO Thor Dolan!

The Board of Directors of Georgia Heritage Federal Credit Union is pleased to announce Thor Dolan as Chief Executive Officer. Thor began his new role on June 10, 2009.

An experienced professional with a successful career spanning 26 years in credit union management, loan development and administration, Thor comes to Georgia Heritage as an effective manager with the skills necessary to direct, train and motivate staff to its fullest potential.

“I have known Thor for more than 20 years and have worked with him at other financial institutions,” said Kay Woods, interim CEO since April 2009. “Thor’s experience and proactive approach fit well with the credit union’s goals. I feel confident that he will excel at continuing our strategic vision and leading the credit union staff in our efforts to grow and reach out to the community.”

Having worked at Credit Union West in Glendale, Arizona, since 1996, Thor most recently held the position of Mortgage Lending Administrator/Manager at that credit union with assets of \$350 million. Thor participated in the senior management team as head of mortgage lending. He was responsible for increasing mortgage and home equity loan business, while ensuring that members were provided with top-level service. Thor’s employment history, which reaches back to 1983, includes several credit unions and savings and loan associations and a variety of managerial positions.

“I am honored to have been selected by your Board of Directors to lead the team of Georgia Heritage Federal Credit Union,” said Thor. “We have a well-rounded, dedicated staff that is eager to set new standards of excellence in service to you and our community. Our highly skilled team

# C•E•O•C CORNER



of management and staff will work tirelessly to bring you new and improved products and services that enhance your quality of life. I look forward to meeting you and serving your financial needs.”

“On behalf of the Board of Directors and Supervisory Committee, we are looking forward to working with Thor as he leads the credit union in its pursuit of our strategic goals and objectives,” said Jan Griner, Board chair.

## Georgia Heritage Receives Diamond Award from CUNA



For the second consecutive year, Georgia Heritage FCU was presented with a Diamond Award by the Credit Union National Association (CUNA) Marketing and Business Development Council. The Diamond Award was presented in the miscellaneous category for the 2009 Planning Session “History” video, which was created by Kimberly Ford, Vice President of Human Resources/Marketing. Award winners were recognized at the council’s 16th annual conference held March 11-14, 2009.

## Successful Annual Meeting Held at Mary Calder Clubhouse



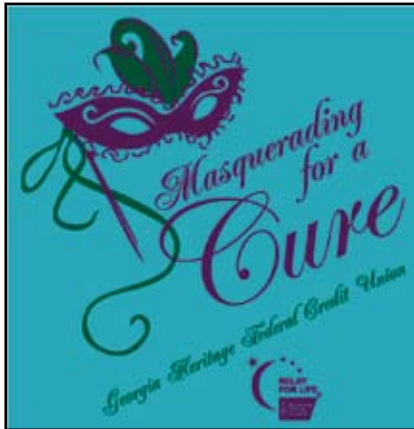
More than 50 credit union members gathered at the Mary Calder Golf Clubhouse on March 24 for the 70th Annual Meeting of the credit union.

Board Chair Jan Griner welcomed the attendees. The 2008 Annual Report was distributed to the members. Kimberly Ford announced that the credit union would hold a golf tournament on March 28 to raise money for Relay For Life.

The nominating committee of Jan Griner, J.D. Dyches and Sammy Blankenship nominated the incumbent directors – Jerry Gill and Gene Johnson – for additional terms. Because no nominations by petition were received, the incumbent directors were elected for another three-year term.

Door prize winners included William Shurling, who won the portable DVD player, and Joe McCullough and Mary McCullough, each of whom received \$50 Visa gift cards. The event was catered by York Street Deli.

# Georgia Heritage Team Raises \$3,200 for RFL



Tiffany Williams designed the staff's custom t-shirt for the RFL team.



The credit union sponsored a cake walk at 3:30 a.m.



D.M. Barras was the winner of the Easter basket drawing. The drawing helped to raise \$74 for Relay For Life.

In this year's Relay For Life event, held May 8-9 at Benedictine Military School, Georgia Heritage's team raised \$3,204 for the American Cancer Society. Fund-raisers to help raise money for Relay For Life included Valentine's Day and Easter gift basket drawings in the lobby, a golf tournament held March 28 at Mary Calder Golf Course, sales of World's Finest Chocolate candy bars, collecting donations, and a cake walk. The monies will help to save lives by funding ground-breaking research and providing free programs and services that help people facing cancer right here in our own community.

With a festive Mardi Gras theme, the Georgia Heritage team walked the track and spent the night to help raise money. Co-captain Katelin Kirby said, "I'm very proud to be a part of such a great event and can't wait until next year!"

"It was an honor being involved in this life-changing event to find a cure for cancer," agreed Tiffany Williams, co-captain. "I enjoyed every minute of it, including the celebration of those who have survived cancer, the team lap, our Bake 'HOPE' Walk, and remembering the people we've lost. What I loved the most was being able to raise so much money to help the American Cancer Society in hopes to finding a cure for cancer. I can't wait until next year to start the 'fight' again."



Jim Collins practiced his putting.

Bill Faglie (left) and Jim Collins assisted with organizing the golf tournament.



Georgia Heritage's Relay For Life Team included staff members (l-r): Tiffany Williams, Katy Kirby, Catie Hill, Jim Collins and Jo Gnnann.

The lovely ladies of Georgia Heritage FCU helped with registration for the credit union's golf tournament to benefit Relay For Life. Shown are (l-r): Catie Hill, Katy Kirby, Tiffany Williams, Crystal Howard, Brandy Stafford, and Shani Dudley.



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 For Account Information - Press 1  
 For Special Services - Press 2  
 To Change your PIN - Press 3  
 To Return to the Previous Menu - Press \*  
 For an Operator - Press 0

### Smartline Menu

#### Menu Choice #1 Checking

1. Balance and amount available
2. Last 5 checks cleared
3. Specific checks cleared
4. Last 5 deposits
5. Last 5 withdrawals
6. Transfers
  1. Payments
  2. Share-to-share transfer
7. Year-to-date dividend information
8. Prior year-to-date dividend information
9. To report lost/stolen ATM/Debit card

#### Menu Choice #2 Savings

1. Balance and amount available
2. Last 5 deposits
3. Last 5 withdrawals
4. Transfers
  1. Payments
  2. Share-to-share transfer
5. Withdrawals by check
6. Year-to-date dividend information
7. Prior year-to-date dividend information

#### Menu Choice #3

##### Term Share Certificates and IRAs

1. Balance
2. Dividend rate and maturity date
3. Last 5 deposits
4. Year-to-date dividend information
5. Prior year-to-date dividend information

#### Menu Choice #4

##### Credit Cards

1. Balance and amount available
2. Payments
  1. Share to loan transfer
3. Account transactions/inquiries
4. To report a lost/stolen credit card

#### Menu Choice #5

##### Loans

1. Balance and amount available
2. Payoff amount
3. Payment information
4. Payments
  1. Share to loan transfer
5. Last 5 transactions
6. Year-to-date & prior year-to-date interest paid

#### Menu Choice #6

##### Cross Accounts

1. Information on another savings/checking account
2. Information on another loan account
3. Transfers
  1. Transfer from savings/checking to a savings/checking of a different account #
  2. Transfer from a different share account
  3. Transfer to a different loan account
  4. Transfer from a different savings/checking account to your loan



Georgia Heritage  
Federal Credit Union

### Branch Information

#### Lathrop Avenue Branch

1085 W. Lathrop Ave.  
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Savannah, GA 31402

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#### Lobby and Drive-thru Hours

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Monday - Friday

#### Smartline

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#### Web Site

[www.gaheritagefcu.org](http://www.gaheritagefcu.org)

#### Holiday Closings

##### Labor Day

Monday, September 7, 2009



## Combine Bonus Points For Faster ScoreCard Rewards



Good news for Georgia Heritage members! ScoreCard® Bonus Points balances can now be combined on signature-based transactions using your Visa® debit card and Visa credit card. This means that you will earn ScoreCard Rewards faster.

Here's how it works: For every \$1 spent on signature-based credit card transactions, you earn 1 Bonus Point. (Cash advances are excluded.) For every \$4 spent on signature-based debit transactions, you will receive 1 Bonus Point. (PIN-based transactions are excluded.)

How do you sign instead of use your PIN? When you're asked to enter your PIN number or prompted to choose "credit" or "debit," choose "credit" and sign for the transaction. By choosing "credit," you'll receive the same benefits as a signature-based credit card transaction. Not only do you earn ScoreCard Bonus Points, you have the right to dispute card charges if there is an error.

Bonus Points may be redeemed for brand-name merchandise and exciting travel awards at [www.scorecardrewards.com](http://www.scorecardrewards.com).

To combine credit and debit card signature-based transactions, log into the ScoreCard Rewards site [www.scorecardrewards.com](http://www.scorecardrewards.com) and click on the "householding" button on the left menu. Then simply follow the instructions.