

# THE HERITAGE CONNECTION

*The Difference is Relationships*

*October 2009*

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**Celebrate CU Day**  
9:00 a.m.-6:00 p.m.  
Thursday, Oct. 15

**YOUR  
MONEY  
YOUR  
CHOICE  
YOUR  
CREDIT  
UNION™**

Stop by for refreshments & to pick up your free Georgia Heritage Tote Bag

## International Credit Union Day

**THURSDAY, OCTOBER 15, 2009**

**YOUR  
MONEY  
YOUR  
CHOICE  
YOUR  
CREDIT  
UNION™**



Georgia Heritage will join all credit union members in celebration of our history, shared values, and bright future on October 15.

### **Liz Purdee Recognized For 25 Years of Service**

Liz Purdee, who is the credit union's Compliance Officer, was recognized for 25 years of service by President/CEO Thor Dolan. Liz received a personalized jewelry box in commemoration of her years of service and the entire staff enjoyed an Italian crème cake from Bakers Pride, Liz's favorite dessert.



## New Web Site Receives Members' Rave Reviews

Ask any member about a favorite web site and you may hear, "I love Georgia Heritage's site." That's what the staff has been hearing in the lobby, at the drive-thru, in the Call Center and around the community.

If you haven't checked it out yet, go to [www.gaheritagefcu.org](http://www.gaheritagefcu.org). Our web site has been completely rewritten and redesigned with new information and features. Go to "About Us" and read our history, news and events such as International Credit Union Day and the Bowling for a Miracle Tournament, read current and past issues of *The Heritage Connection* newsletter, and check out career opportunities at the credit union.

Under "Education Center," learn more about Security Awareness including fraud alerts and how to protect your credit cards and your identity. Click on "Links & Resources" to connect to sites of interest or check out the fantastic financial calculators!

Online Banking has been upgraded with FinanceWorks by Quicken (see related article),



improved Bill Payment, e-Statements, e-Notices, funds transfer, Smartline telephone banking, and online loan and account applications.

Feel free to send us an email with your suggestions or comments. Go to "About Us" and click on "Contact Us." It doesn't get any easier than this!

## A Better Way to Stick to your Budget

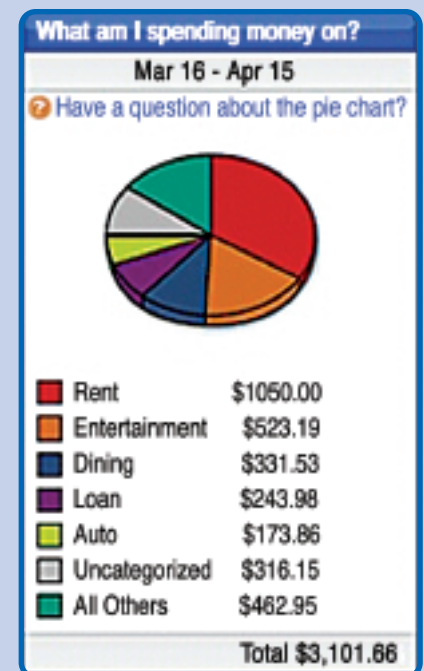
Along with the new web site, we upgraded Online Banking, which now includes FinanceWorks®, an easy-to-use tool that helps you to achieve your financial goals. Powered by Quicken®, FinanceWorks consolidates all of your credit union, investment, and retirement accounts from over 5,000 financial institutions and creditors into one place.

Not only will you enjoy better control over your finances, FinanceWorks combined with Bill Payment allows you to manage all your bills from the Georgia Heritage web site, regardless of how they are paid.

Here's how it works: Log into Online Banking and click on the FinanceWorks link. If you want to

take a quick tour, check out the interactive online demo available on the home page or under the "Education Center." Once enrolled, you will find tools to help you analyze your spending behavior, schedule online bill payments, and even generate reports at tax time. FinanceWorks automatically combines and organizes your transactions from each account into spending categories like rent, utilities, food, etc. The program also creates pie charts and a visual timeline of your cash flow over the next two pay periods for an easier way to plan and track spending.

Discover how easy it can be to take control of your money using FinanceWorks. For more information, call (912) 236-4400 or stop by the branch office.




**FinanceWorks**  
powered by Quicken

**Ready for a chance to go win with Visa®?**

# MEGA FAN GIVEAWAY

Use your Visa credit card now until November 30, 2009, and you'll be automatically entered for a chance to win a trip for 4 to the:

**2009 NFL Playoffs  
2010 NFL Pro Bowl  
Super Bowl XLIV**



For details, visit [visa.com/NFL](http://visa.com/NFL)

**The more you use your card, the more chances to win!**

No purchase or obligation necessary to enter or win the 2009 Visa MEGA FAN NFL Sweepstakes. Non-purchase entries and purchase entries have an equal chance of winning. See details at [visa.com/NFL](http://visa.com/NFL). PIN-based and ATM transactions are not eligible. Void in Puerto Rico and where prohibited. Sweepstakes ends 11/30/09. Sponsored solely by Visa Inc.

## Georgia Heritage Holds First Bowling for a Miracle Tournament



The first “Bowling for a Miracle Tournament” was held September 28 to benefit the Children’s Miracle Network (CMN), a non-profit organization that raises funds for medical care, research and education. CMN benefits Backus Children’s Hospital in Savannah, the only designated children’s hospital in the region. Photos of the bowling tournament will be published in the January issue of *The Heritage Connection*.

## New Staff Welcomed at Georgia Heritage



**Robert T. Glore, Jr.**, is serving in a newly created position of Director of Branch Operations at the credit union. With more than 30 years of experience in financial services, Robby was most recently AVP of Account Services at CGR Credit Union in Macon. He also served as Financial Services Manager at Georgia Power FCU, Vice President of Member Services at MidSouth FCU, and Branch Administrator at B&W FCU, in addition to holding various management positions with several banks before making the move to credit unions. Robby holds a Bachelor of Arts degree in accounting from Georgia State College & University in Milledgeville.



With more than 25 years experience in financial services, **Billie Dees** has joined the credit union staff as Call Center Supervisor. Her former positions include mortgage loan officer and bank officer for Moon River Mortgage, Nassau Title Company, and SunTrust Bank. Billie and the Call Center staff are available from 8 a.m. to 6 p.m., Monday through Friday to serve our members.



**Laura Carter** has joined the staff as part-time support for the Collections Department.



If you’ve noticed new faces on the teller line, the credit union has four new frontline employees. Shown left to right are: **Jenni Langston, Ashley Martin, Shawn Becker, and Zhenya Schilling.**



## Cast Your Vote for Best Halloween Costume

It's autumn... Time for cooler temperatures, shorter days, pumpkin carving, and a favorite holiday for kids and adults alike – Halloween. Georgia Heritage members know the end of October means some freaky, ghoulish fun at the credit union!

Employees who dress up in costume will be eligible for a contest whereby members will have an opportunity to vote for their favorite. Kids will receive treats in Halloween bags and can have their photo taken with the employee of their choosing.

**Plan to stop by on Friday, October 30,  
from 9:00 a.m. to 6:00 p.m. and join in on the family fun!**



## Important News About Your Open-end Loan Statements

Due to the recently passed Credit Card Act of 2009, Georgia Heritage Federal Credit Union will be required to send periodic statements on all of our consumer open-end loans at least 21 days prior to your stated due date. Although intended for the credit card industry, the Act was written to include all open-end credit plans. This means that if you have an open-end loan with GHFCU,

your loan statement will now be sent out in a separate mailing and will not be included on your regular monthly/quarterly statement.

If you wish to minimize the amount of paper statements you receive, we recommend that you sign up for safe, secure e-statements. Sign up for e-statements by logging onto Online Banking at [www.gaheritagefcu.org](http://www.gaheritagefcu.org).

## Ultimate Protection for Your Valuables



**SAFE DEPOSIT BOX**

*A convenient place to store items that would be difficult or impossible to replace:*

- Family records • Original deeds • Stocks
- Jewels • Videos or pictures



Training and Development Officer Jeane Shuman received a certificate for Outstanding Service in Project Management and a \$100 Visa gift card for her excellent work on the credit union's new web site. The award was presented by President/CEO Thor Dolan.

## Double your Holiday Fun with ScoreCard Rewards

Let our ScoreCard Rewards program add to your holiday joy! From Nov. 1 through Dec. 31, 2009, members who use their Georgia Heritage Visa® Credit Card or their credit union checking account debit card will receive double the points. During that time period, for every \$1 spent on signature-based credit card transactions, you'll receive 2 Bonus Points. For every \$4 spent on signature-based debit transactions during November and December, you'll receive 2 Bonus Points.

To combine credit and debit card signature-based transactions, log onto the ScoreCard Rewards web site at [www.scorecardrewards.com](http://www.scorecardrewards.com) and click on the "householding" button on the left menu. Then follow the instructions. Bonus Points may be redeemed for name-brand merchandise and exciting travel awards at [www.scorecardrewards.com](http://www.scorecardrewards.com).



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

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

## Holiday Closings

**Columbus Day**  
Monday, Oct. 12, 2009

**Veteran's Day**  
Wednesday, Nov. 11, 2009

**Thanksgiving Day**  
Thursday, Nov. 26, 2009

**Christmas Eve**  
Close at 1 p.m., Dec. 24, 2009

**Christmas Day**  
Friday, Dec. 25, 2009

**New Year's Eve**  
Close at 1 p.m., Dec. 31, 2009

**New Year's Day**  
Friday, Jan. 1, 2010

