



Georgia Heritage
FEDERAL CREDIT UNION

Newsletter • Spring 2023

STOP AND SMELL THE SAVINGS ON AUTO LOANS THIS SPRING!

Spring is in the air and so are the deals on auto loans. Whether you're shopping for a new ride, a new-to-you ride, or a new loan on the ride you already have, we have the low-rate loan you're looking for.

- **Competitive rates on new, used, and refinanced auto loans***
- **Flexible terms to make repayment a breeze**
- **Easy preapprovals so you know your budget before you shop**

Stop and smell the savings an auto loan with us can bring. [Learn more and apply today!](#)

*All loans subject to credit approval. Terms and conditions apply. Refinance rates do not apply to existing auto loans with GHFCU.

WE'VE GOT THE KEYS TO YOUR NEXT ADVENTURE!

Boats | Campers | Motorcycles | Watercraft



Ready to amp up your adventure for the warmer months? We have great deals on loans for all the land and water toys you can think of!

Competitive auto loan rates*
Easy, flexible terms
New, used & refinancing deals available

[Apply for your adventure loan today and get the keys to your next adventure!](#)

*All loans subject to credit approval. Terms and conditions apply. See credit union for full details.



www.gaheritagefcu.org

National Credit Union Youth Month

April is National Credit Union Youth Month™ and to celebrate, we want to help teach your kids how to unleash the power of saving! By understanding how to responsibly budget and save money, our youth can build healthy financial habits that last a lifetime.

Our youth savings accounts are open to all young members age 0-17 years. Open your child's first savings account at the credit union with a starting deposit of just \$5 this month and help them unleash their savings power!

[Learn more and open your youth account\(s\) today.](#)

Minor savings accounts require an eligible adult joint owner on the account, per our Membership Agreement.



**the Power of Saving
at Your Credit Union™**

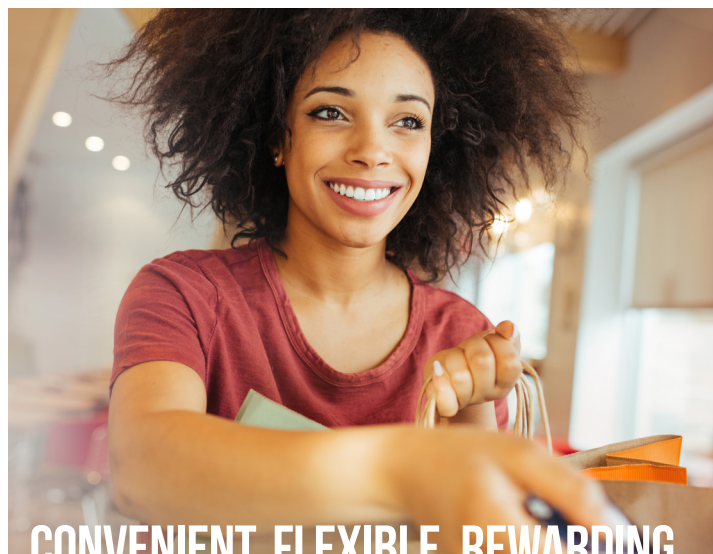


SOCK IT AWAY FOR A LATER DAY. CONTRIBUTE NOW TO YOUR IRA!

If you're still working, you want to make sure you are taking full advantage of the opportunity to save for the precious retirement years to come. If you didn't exceed your IRA contributions last year, you can still make 2022 IRA contributions until Tax Day on [Tuesday, April 18, 2023.](#)

For 2022 taxes, the maximum contribution to an IRA is \$6,000 for those under the age of 50 and \$7,000 for those 50 and older (or 100% of your earned income, whichever is less). Rollover IRAs are excluded from maximum limits.

Don't miss out on a possible deduction this year. Consult your tax advisor for details! Haven't started an IRA yet? There's no time like the present. [Review our IRA options](#) and open one today!



CONVENIENT. FLEXIBLE. REWARDING. APPLY FOR A VISA® CREDIT CARD* TODAY!

Do you have the low-rate credit card you need to cover emergencies and last minute expenses? Our card makes covering costs easy and our low rates make repayment more affordable.

- Competitive rates
- No transaction fees
- No annual fee
- No minimum finance charges
- Online account management and payments
- 24-hour cardholder assistance by phone
- Rewards points

Get the convenient, flexible, and rewarding card you need. [Apply today!](#)

*Subject to credit approval. Terms and conditions apply. See credit union for full details.

LOOKING FOR EXTRA MONEY? START AT HOME!

HOME EQUITY LINE OF CREDIT

No matter if you need extra cash to cover your home improvement projects, consolidate your debt, or fund your next vacation getaway, you can likely find it right at home. You can use the equity you've built up in your home to cover just about any expense you can think of.

- **Personalized local service**
- **Simple application process**
- **Competitive low interest rates**
- **Affordable payment plans**

[Learn more about a HELOC today!](#)



*Rates and terms vary depending on loan-to-value ratio, credit evaluation and underwriting requirements. This is a variable rate loan product. The interest rate you are charged may increase after the loan is closed. All Credit Union loan programs, rates, terms and conditions are subject to credit approval and may change at any time without notice. NMLS #446248



SECURITY CORNER

Scam Alert! Spoofing is on the rise.

Scam alert! Spoofing is when a caller falsifies the data transmitted to your caller ID display to disguise their identity. Scammers often spoof a number from a company or a government agency (even the credit union) so you believe the caller is someone you trust. If you answer, they use scam scripts to try to steal your account access data, and money.

This is a reminder that the credit union will never call, text, or email you for account access information or other sensitive data. If you receive such a call, do not ever provide this information!

Learn more about spoofing [here](#).

4 Safety Tips for Mobile Payment Apps

Mobile payment apps are an easy way to pay on the go, but they also come with safety concerns. Review these 4 tips so you can enjoy the convenience while keeping your funds safe from thieves and hackers.

1. **Download safe payment platforms & apps** - Only download mobile payment apps from official stores such as Google Play™ and the App Store®.
2. **Secure your phone** - Make sure your phone requires a password, thumbprint, or facial recognition for access and ensure the payment apps you use require a secondary security measure to access the app or authorize a payment.
3. **Don't use payment apps while on public Wi-Fi networks** - Info carried through public Wi-Fi networks is accessible to anyone who knows how to access the networks. Your phone carrier's cellular network or your private password protected Wi-Fi network are safer alternatives.
4. **Monitor your accounts** - Monitor all accounts you have linked to a mobile payment platform per your card agreement.

GHFCU in the Community



Credit Union Joins Forces with Parent University

Georgia Heritage FCU recently joined forces with Parent University, a community-based, volunteer, non-profit organization established to help parents better support their children by educating them on a variety of topics, including Financial Wellness, Health Awareness, Academics, and more! GHFCU attended two Parent University events on February 18th and March 25th.

GHFCU to Participate in Walk MS

On April 1, 2023, Georgia Heritage FCU will participate in the Walk MS® event. Walk MS® brings together passionate people for a powerful purpose: to end MS forever. Feel the support that can only come from a community whose steps fuel breakthroughs, solutions, and a cure.



Member Only Deals

Enjoy Exclusive Savings Every Day



Love My Credit Union®
rewards

Get more from your credit union membership at
LoveMyCreditUnion.org



Georgia Heritage
FEDERAL CREDIT UNION

Locations:

1085 W. Lathrop Ave.
Savannah, GA 31415

102 Park Ave.
Pooler, GA 31322

200 Stephenson Ave.,
Suite 100
Savannah, GA 31405

5745 Hwy. 21 South
Rincon, GA 31326



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www.gaheritagefcu.org



Smartline

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Holidays - Branches closed:

Memorial Day :
Monday, May 29, 2023

Juneteenth:
Monday, June 19, 2023

Independence Day:
Tuesday, July 4, 2023



Federally insured by NCUA