

THE HERITAGE CONNECTION

The Difference is Relationships

July 2011

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FAMILY DAY

at



Featuring

Sillydilly the Clown

Face Painting
Balloon Animals
Magic Show

Refreshments & Giveaways!

11 AM - 4 PM
Friday • July 22

Summer Fun in the Sun

Campers, RVs, Boats, Jet Skis

Or Refinance Your Existing Summer Toy Loan**

as low as **4.99% APR*** up to 42-month term

Now thru Aug. 31, 2011

*APR - Annual Percentage Rate. **Loans from other financial institutions only. Current Georgia Heritage FCU loans do not qualify for this offer. An additional .25% APR discount for direct deposit into GA Heritage checking account with automatic loan payment transfer. The rate you receive may vary depending on individual credit history and underwriting factors. A loan of \$15,000 for 42 months will have an approximate payment of \$390 per month. Promotion begins June 1, 2011 & ends August 30, 2011. Offer may be withdrawn without notice. Other restrictions may apply.

Scholarship Winners Announced!

See page 2 for details.

Georgia Heritage Presents Check to CMN



Georgia Heritage FCU was among the many businesses and individuals who gave donations to the Children's Hospital during the 2011 Children's Miracle Network Telethon, which aired June 4 on WTOG. Appearing with Mike Manhattan was Kimberly Ford, Vice President of HR/Marketing, who presented \$3,000 to benefit the Children's Hospital at Memorial University Medical Center.

CHANGE IN FUNDS AVAILABILITY DISCLOSURE

Change in Terms Notice • Effective July 21, 2011

GHFCU will make the first \$200 from the deposit of a check available on the 1st business day after the day of the deposit.

Remaining funds from the check will be available on the 2nd business day after the day of the deposit. Longer holds may apply. See Funds Availability Disclosure.

Welcome New Staff



Adrian Zerquera

Adrian Zerquera joins Georgia Heritage as an experienced teller. Born and raised in Savannah, Adrian knows the area and the roots of our membership.



Angela Cowart

Angela Cowart is a familiar face for many of our members having worked at Georgia Heritage previously for several years. She is very excited to reconnect with and serve all of our members.



Georgia Heritage Participates in RFL

Again this year, a team from Georgia Heritage FCU raised donations for the American Cancer Society during the Relay For Life held May 13-14 at Armstrong Atlantic State University. Part of the credit union team is shown above (left to right): Thor Dolan, Jaime Pritchard, Jo Gnann, Mike Newsom, Taylor Walker, Emily Waters, Jeane Shuman, Dale Taratuta, Cody Shuman, and Kimberly Ford.



Cherish Kreiling

With prior financial institution experience as a teller and in new accounts and lending, Cherish Kreiling is well equipped to serve our members.



Shannon Sinclair

Having previously worked on the military base, Shannon Sinclair brings excellent member service to our teller line.

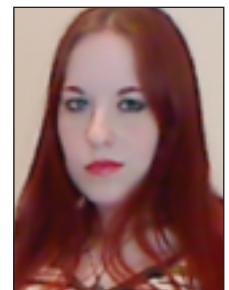
LARISCY AND CASEY NAMED 2011 SCHOLARSHIP RECIPIENTS



Michaela Lariscy

Georgia Heritage FCU awarded \$1,000 college scholarships to Michaela Lariscy of Guyton and Kristin Casey of Pooler.

A 2011 graduate of South Effingham High School, Michaela will be attending Georgia Southern University to major in early childhood education this fall. After graduating with a bachelor's degree, Michaela plans to continue her studies by seeking a master's degree. Her parents are Jeffrey and Kelli Lariscy.



Kristin Casey

A chemical engineering major at Armstrong Atlantic State University, Kristin was named the continuing education scholarship winner. She is a 2006 graduate of Liberty County High School and made the AASU Dean's List for the fall semester 2010.

Criteria for the college scholarship included SAT/ACT scores, GPA, leadership in school, extra-curricular and civic activities, financial need, essay, and letters of recommendation. Continuing education scholarship applicants competed in areas of financial need, grades, essay, and letters of recommendation. Scholarship applicants must be members in good standing at the credit union.

For information on the annual college scholarship program, go to www.gaheritagefcu.org and click on "Education Center" or "News & Events."



2011 Annual Meeting Winners

Winners of the door prizes at the 2011 Annual Meeting held March 22 at the Mary Calder Golf Clubhouse were (left to right): Gary Guillory, Shirley Clanton, Simmie Clanton, Matt McCollum, Faye McCollum, Quonica Slay, and Bonita Kirby. The door prizes included a Kindle 3G Wireless won by Ms. Slay; \$100 won by Mr. Guillory; \$50 each won by Mrs. Clanton and Mrs. McCollum; a \$25 Walmart gift card donated by Florida Concepts, which was won by Mr. Clanton; and portfolio winners.



Bob Reed



Jerry Gill

Long-time Board Members Recognized

The Georgia Heritage Board of Directors was pleased to recognize two outgoing Board members with plaque presentations. At the 2011 Annual Meeting, Chairwoman Jan Griner recognized W. R. "Bob" Reed for his Board service including acting as liaison between the credit union and Union Camp many years ago. At the May Board Meeting, Jan recognized Jerry Gill for his 20+ years of service on the Board. In addition to a plaque, Jerry also was given a large box of "Milk Duds," his favorite candy.

2011 Harley Davidson Summer Bike Tour

You may win the ride of a lifetime on a new Harley Davidson with trailer!

**Stop by
Georgia Heritage
July 11-15
& enter to win a new
Harley Davidson!**

Two key winners will be selected each week from June through September 20.

Listen for details at
BOB 106.9 & Rock 106.1!



Secure ID

Value-added protection in the fight against identity theft

\$5,000 Identity Fraud Expense Reimbursement Coverage & Identity Theft Resolution Services*

Protect yourself with up to \$5,000 of identity theft coverage to pay expenses incurred in the recovery of a stolen identity, including lost wages, legal fees, certified mail costs, and long distance charges. In the event that you are a victim of identity theft, a Dedicated Case Manager will work with you to fix your credit and guide you through the process of reclaiming your identity. This may include obtaining a free credit report from the three major credit reporting agencies, placing fraud alerts with all three credit reporting agencies, enrolling you in six months of daily credit monitoring, and completing dispute letters on your behalf.

* Identity Fraud Expense Reimbursement Master Policy underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on underwriting qualifications and state regulations. Insurance product is not a deposit; not NCUA insured; not an obligation of credit union; and not guaranteed by credit union or any affiliated entity.

Credit File Monitoring**

You can receive daily monitoring of your Equifax Credit Report via email or wireless alerts and receive unlimited online access to your Equifax Credit Report.

** Credit file monitoring services are provided through Equifax Credit Watch™ Gold. Equifax, Equifax Credit Report and Equifax Credit Watch are trademarks of Equifax Inc. Equifax's credit monitoring products are protected under U.S. Patent No. 7,208,052.

Entertainment & Travel SaversGuide®

Take advantage of travel and entertainment discounts year-round. Receive savings from thousands of hotels and restaurants nationwide. You will receive special discounts from local merchants in your hometown. Business or leisure – start saving today!

Cash Back Member Rewards

Earn \$10 each quarter by saving receipts on everyday purchases such as groceries, gasoline and household goods.

All for only **\$4.95** per month!
Don't delay! Sign up today!



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

Independence Day
 Monday, July 4, 2011

Labor Day

Monday, September 5, 2011

OPT OUT MAIL-IN FORM FOR PERSONAL INFORMATION

Do not share my personal information with nonaffiliates to market their products and services to me.

Name		Mail to: Georgia Heritage Federal Credit Union PO Box 1920 Savannah, GA 31402
Address		
City, State, Zip		
Account #		



FACTS

WHAT DOES GEORGIA HERITAGE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Georgia Heritage FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Georgia Heritage FCU share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	Yes	Yes

Questions?

Call 912-236-4400 or 800-442-8877 or go to gaheritagefcu.org

What we do

How does Georgia Heritage FCU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings.

We restrict access to nonpublic personal information about you to employees who need to know that information to provide products or services to you.

How does Georgia Heritage FCU collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect information about you from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Georgia Heritage FCU has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *'Nonaffiliates we share with can include companies such as mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include CUNA Mutual and CSI.*

Other important information

Notices and "Joint Relationships." We will provide notices to the member listed first on any application or agreement with us. The notice will be mailed to the address noted for said person on the account. If member has agreed to receive notices and disclosures electronically, then we can send all such notices to the e-mail address provided by member; or post or give notice by providing a link or using other electronic methods authorized under applicable laws or regulations. All joint owners, borrowers and guarantors agree to the receipt of any notice sent according to this paragraph.

Modification. The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than is expressly required by applicable law.

What members can do to help. Protect your account numbers, card numbers, PINs and passwords. Never keep your PIN with your debit or credit card. Use caution in revealing account information to other persons. If a caller tells you he/she is calling you on behalf of the credit union and asks for your account number, you should beware. Credit union staff already has access to that information. If we detect fraudulent use of your account we will attempt to contact you. If your address or phone number changes, please notify us.

Protecting Children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.

For Alaska, California, Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. **For Massachusetts, Mississippi and New Jersey Members.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization. **For Vermont Members.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.