



SPRING 2020

Offices:

211 Patewood Drive
Greenville, SC 29615
Phone: (864) 288-8046
Fax: 288-8489

Hours

Monday–Friday
9:00 a.m. – 5:00 p.m.

Drive-Up

Monday - Friday
8:30 a.m. - 5:00 p.m.

Greenville Memorial Hospital
701 Grove Road
Greenville, SC 29605
Phone: (864) 455-7945
Fax: 455-8880

Hours

Monday - Friday
7:30 a.m. - 4:30 p.m.

On the Web at:

- www.myghsfcu.coop
- **24/7 Visa Credit Card Online Management at** www.eZCardInfo.com

Important Phone No.'s

Lost & Stolen Cards
After Credit Union Hours
ONLY and Weekends:

Visa Credit Cards:
1-800-991-4964

Visa Check Cards:
1-800-472-3272

GHS Wallet App/EZ Card Info Customer Service
1-800-808-7230

Direct Connect 24:
864-288-8524



AMERICA'S CREDIT UNIONS™

Where people are worth more than money.™



notes of interest

Changes to our Funds Availability Policy:

Our general policy is to make funds available to you immediately. However, in some cases, involving paper checks, there are times that we will not be able to give immediate credit. If we are not able to give immediate credit, we will notify you at the time you make your deposit and we will let you know when the funds will be available.

Effective July 1, 2020 the dollar amounts of the funds that must be made available when deposited to a transactional account will be changed as follows: (1) \$200 shall increase to \$225, for first business day availability; (2) \$5,000 shall increase to \$5,525, for special rules that pertain to new accounts; and (3) \$400 shall increase to \$450, for special rules that apply to extended holds. Further adjustments may be made every 5-years hereafter. If the government changes these amounts, they will be set forth in our Membership Agreement.

If you have any questions or would like to receive a copy of the Membership Agreement, please contact us at 864-288-8046 or 864-455-7945.



Kasasa is here! Have you opened your Kasasa account yet? G.H.S. FCU has free Kasasa accounts featuring monthly cash rewards that require no minimum balance and service fees. You also get nationwide ATM fee refunds!

Visit our website at <https://myghsfcu.coop> for additional information.

Kasasa is a national brand of free rewards checking and savings accounts that marries innovative financial products with the personal touch of your credit union. Available exclusively at select community financial institutions across the country, Kasasa account reward members in cash for everyday banking activities.

NEW GHS Wallet App Available Now for Apple and Android

Upgrade your wallet to the secure and fast way to stay connected with your GHS Visa Credit Card.

Available for all smart phones, the GHS Wallet app is free to download from GooglePlaySM or the AppStoreTM.

Once downloaded to your phone, follow the easy steps to connect your GHS Visa Credit Card and you can:



- See recent transactions,
- Check balances,
- Suspend your card on the go if you notice unusual activity,
- Fingerprint authentication,
- and locate ATMs and branches.

Download the GHS Wallet app and connect your credit card today.

Annual Meeting Highlights

Congratulations to the following members who were door prize winners at our Annual Meeting: ☆ Debbie Douglas, ☆ Margaret Durham, ☆ Latrivia Johnson, ☆ Donna Fowler, and ☆ Karen Traxler.

Congratulations also to ☆ Pat Leach, ☆ Susan Mullinax, and ☆ Kevin Eichelberger who were elected to our Board of Directors.

Holiday Office Closings:



Memorial Day
Monday, May 25th

Don't Forget



- Receive a .25% APR loan discount on vehicle purchases through our car buying service with AAA! You will also get a free one year basic AAA membership with your loan.
- Each time you use your G.H.S. FCU Visa credit card you earn valuable ScoreCard bonus points toward gift and travel awards!
- Notify the credit union when traveling out of state or out of the country as the credit union is monitoring some out of state and all international transactions for potentially fraudulent activity.
- We can refinance vehicle loans!
- We can match rates!
- Loan applications can be submitted online.
- E-statements can be accessed directly from Netbranch.
- Try our mobile app!
- Get our wallet app for your G.H.S. FCU Visa credit card!
- See us for home equity loans or first mortgages.
- Ask for Kasasa!!
- Sallie Mae student loans are available at your credit union (undergraduate and graduate).

Please call any of our offices if you have any questions or need assistance.

Visit Our Website

www.myghsfcu.coop

Remember to check our website for promotions and information that may not be announced in our newsletter.

**Our
Mobile
App:**



Planning a Move? Don't Move—Without Us!

As you get ready to move, please don't forget to tell the credit union how to reach you. Members who move to parts unbeknownst to us may someday face an unpleasant surprise simply because important information relating to their account or their taxes could not be mailed to them. Please let us know your new address so you can continue to receive important account information.

In addition, if your e-mail address changes, please be sure to provide us with your new e-mail address so that we can continue to get your statements to you. You can update your e-mail address online through Netbranch or you can visit a branch at your convenience. And don't forget about your children's accounts as well!

Remember, if you change your mailing or e-mail addresses and don't tell the credit union, we will not have your current information on file.

To ensure delivery notification, please provide us with a personal email address and not an email address provided by your employer.

 We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act

Extended warranties for new and used cars are available for purchase through your credit union and Route 66 Extended Warranty. We can protect your vehicle against expensive repairs with competitive rates and NO deductible! So stop by and check out our great rates on auto loans, and make sure you ask about a Route 66 Extended Warranty to protect your investment!

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

GHS Federal Credit Union members can get **\$200 CASH** from **SPRINT!**

As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee.

Claiming your cash rewards is easy

1. Switch to Sprint and mention that you're a GHSFCU member.
2. Register at www.LoveMyCreditUnion.org/SprintRewards
3. Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

Get rewarded for loyalty – Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit lovemycreditunion.org/reward-tracker. Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. Int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit sprint.com/returns. Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2020 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

http://links.lovemycreditunion.org/client/love_my_cu/banner/?bid=5365&campid=4&clientid=9602&sid=1



Visa Credit Card Skip A Payment As the situation surrounding COVID-19 continues to evolve, we at GHS Federal Credit Union want to assure you that we are here to support you. Due to growing economic concerns related to the COVID-19 crisis, we are offering our GHS Visa Credit Card holders the opportunity to skip their May Payments. If you would like to take advantage of this opportunity simply do not make your May payment. There is no paperwork necessary to take advantage of this Skip-A Payment opportunity.

*This will exclude any Credit Cards accounts that are 2 times 30 days delinquent or 1 time 60 days delinquent within the last 12 months. Interest will continue to accrue.

Skip-a-Payment Spring Loan Special

Eligible members may skip their June loan payment. To do so, you will need to stop by one of our offices to complete your skip-a-payment authorization form by May 29, 2020 in order to participate*. We will not be able to handle any skip-a-payment requests after this date. Some loans are not eligible for skip-a-payment and these include mortgage loans, home equity loans, and CU Quick Cash loans. Exclusions may also apply if you purchased GAP with your auto loan. Please contact any of our offices for further details.

*All loans must be current in order to be eligible to skip-a-payment. Interest on existing loans will continue to accrue.

Take advantage of our Spring Loan Special which runs through July 15, 2020! You may borrow up to \$5000. GHS FCU will give away a \$50 Visa Gift Card to one lucky member each month through July, 2020.

- **Term of Loan:** Up to 36 Months
at APR: As low as 5%*
- **Term of Loan:** Up to 48 Months
at APR: As low as 6%*
- **Term of Loan:** Up to 60 Months
at APR: As low as 7%*

Congratulations to:
Michelle Mena Villal for winning a \$50 Visa Gift Card!

* APR (annual percentage rate) will vary depending on individual creditworthiness and the credit union's underwriting standards. A 36 month loan with 5.00% APR (annual percentage rate) would have monthly payments of \$29.97 per thousand borrowed. A 48 month loan with 6.00% APR (annual percentage rate) would have monthly payments of \$23.48 per thousand borrowed. A 60 month loan with 7.00% APR (annual percentage rate) would have monthly payments of \$19.80 per thousand borrowed.

Spring Auto Loan Special



Rates are as low as 1.99% APR* for 36 months and as low as 2.50% APR** for 48 months.

This rate is good for both new and used vehicles. Offer excludes existing loans with GHS FCU and no other discounts apply to this special. This offer expires July 15, 2020.

The APR will vary depending on individual creditworthiness and the credit union's underwriting standards.

* A 36 month loan with 1.99% APR (annual percentage rate) would have monthly payments of \$28.64 per thousand borrowed.

** A 48 month loan with 2.50% APR would have monthly payments of \$21.92 per thousand borrowed.