



FALL 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

Election Procedures

– The Nominating Committee has prepared three nominations for three positions on the Board of Directors in 2021. The Credit Union’s Board of Directors is comprised of a group of people elected by the membership to fulfill duties set forth by our regulatory agency. The Board is responsible for ensuring that the credit union uses good business practices, maintains its financial stability, and fulfills its key purposes. The following have been nominated for the 2021 election:

Sam G. Carros – *Prisma Health Supply Chain and 340b Pharmacist*
Credit Union Experience: G.H.S. FCU Board of Directors, 35 Years

Rebecca N. Cooper – *Community and Customer Relations Coordinator*
Prisma Health North Greenville Medical Campus
Credit Union Experience: G.H.S. FCU Board of Directors, 3 Years

John F. Mansure – *Chief Executive Officer,*
Prisma Health Greer Memorial Hospital
Credit Union Experience: G.H.S. FCU Board of Directors, 15 Years

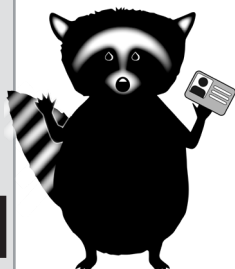
Nominations may also be made by petition if signed by 1% of the membership (maximum of 500 signatures). To nominate by petition, the following must be accomplished:

- A written statement of qualifications and biographical data must be submitted to the Nominating Committee.
- The nominee must provide a signed certificate stating that he/she is agreeable to the nomination and will serve if elected to office.
- All nominations must be received by November 20, 2020
- Petitions should be mailed to the following address:
G.H.S. Federal Credit Union, Attn: Nominating Committee
211 Patewood Drive, Greenville, SC 29615

If you would like to nominate a member for the Board election in 2022, or if you would like to participate as a candidate in the 2022 election, please submit those names and biographical data to the above address by August, 2021.

Has Someone Stolen Your Identity?

Did someone use your personal information to open up a new mobile account or credit card? Or maybe buy stuff with one of your existing accounts? Or did they file for unemployment or taxes in your name? That's identity theft.



Warning Signs of Identity Theft Once identity thieves have your personal information, they can drain your bank account, run up charges on your credit cards, open new utility accounts, or get medical treatment on your health insurance. An identity thief can file a tax refund in your name and get your refund. In some extreme cases, a thief might even give your name to the police during an arrest.

Clues That Someone Has Stolen Your Information

- You see withdrawals from your bank account that you can't explain.
 - You don't get your bills or other mail.
 - Merchants refuse your checks.
 - Debt collectors call you about debts.
 - You find unfamiliar accounts or charges on your credit report.
 - Medical providers bill you for services you didn't use.
 - Your health plan rejects your legitimate medical claim because the records show you've reached your benefits level.
 - A health plan won't cover you because your medical records show a condition you don't have.
 - The IRS notifies you that more than one tax return was filed in your name, or that you have income from an employer you don't work for.
- Source: Traci Armani, Federal Trade Commission, FTC.gov.

The COVID-19 pandemic continues to impact and disrupt our daily lives. GHS FCU is taking the pandemic seriously. We continue to take whatever steps are necessary to ensure the safety of our members and staff. GHS FCU is constantly monitoring the situation in order to meet your financial needs.



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!
 - Ask for Kasasa!!
 - See us for home equity loans or first mortgages.
 - 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

NCUA

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

Ask for

KASASA

Do You Have KASASA? 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 no service fees. You also get nationwide ATM fee

refunds! These new accounts are:

- **Kasasa Cash:** a free checking account that rewards members with 2% APY on their balance and nationwide ATM fee refunds when they qualify.
- **Kasasa Cash Back:** a free checking account that rewards members with cash back on every-day debit card purchases – no points or categories – and nationwide ATM fee refunds when they qualify.
- **Kasasa Tunes:** a free checking account that gives members rewards to spend at Amazon, iTunes, and Google Play and nationwide ATM refunds when they qualify.
- **Kasasa Saver:** a free savings account linked to a Kasasa Cash checking account or Kasasa Cash Back checking account. The member's dividends or cash back and ATM refunds automatically sweep from their checking account into their Kasasa Saver account -enabling the member to save with no added effort. Members also earn .50% APY on their Kasasa Saver balance when they qualify.

Members may 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 accounts reward members in cash for everyday banking activities.

Holiday Loan Special

Take advantage of our Holiday Loan Special which runs through January 15, 2021!

You may borrow up to \$5000. GHS FCU will give away a \$50 Visa Gift Card to one lucky member each month through January, 2020.

Term of Loan Options:

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

Congratulations to:

Mary Gerard,
Michelle Cockrell,
Deborah Moser, and
Heidy Irizarry
for recently 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.

Skip-A-Payment

Eligible members may skip their December loan payment. To do so, you will need to stop by one of our offices to complete your skip-a-payment authorization form by November 30, 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.

Fall 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 January 15, 2021.

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

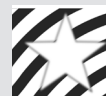
*A 36 month loan with 1.99% APR (annual percentage rate) would have monthly payments of \$28.64 per thousand borrowed.

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

OFFICE CLOSINGS:



Columbus Day
Monday,
October 12, 2020



Veterans Day
Wednesday,
November 11, 2020



Thanksgiving Day
Thursday,
November 26, 2020



Christmas Eve:
Thursday,
December 24, 2020
Offices Close at 1 pm



Christmas Day
Friday, December 25,
2020



New Year's Day
Friday,
January 1, 2021



Dr. Martin Luther King, Jr. Day
Monday,
January 18, 2021