



Winter 2018

**OFFICES**

211 Patewood Drive  
Greenville, SC 29615  
(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  
(864) 455-7945  
Fax 455-8880

**HOURS**

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

[www.myghsfcu.coop](http://www.myghsfcu.coop)

**DIRECT CONNECT 24**  
288-8524

*Important Phone Numbers*

*LOST & STOLEN CARDS*

*AFTER CREDIT UNION  
HOURS ONLY AND  
WEEKENDS:*

Visa Credit Cards:  
1-800-991-4964

Visa Check Cards:  
1-800-554-8969

**24/7 Visa Credit Card Online  
Management:**  
[www.eZCardInfo.com](http://www.eZCardInfo.com)



AMERICA'S  
CREDIT UNIONS™

*Where people are worth more than money.™*



## CU at the Annual Meeting

Our annual meeting will be held on Thursday, January 25, 2018 at 3:00 p.m. in the Medical Staff Auditorium at Greenville Memorial Hospital.

Door prizes will be given away. Members must be present to win. Refreshments will be served immediately following the meeting in the GMH Community Room.

We hope to see you there!

Nominations along with biographical data will be posted at all credit union offices by December 15, 2017. Elections will be conducted by ballot boxes and ballots will be available at all offices by December 15, 2017.

## Buying a House? Get Started with This To-Do List

You've made the decision to buy a house – congratulations! That's a big step for you both personally and financially. As your credit union, we delight in the fact that you're reaching this milestone, and that's why we want to help you through the process.

Whether you're a first-time homebuyer or not, the information you'll learn will help you prepare for your home buying experience.

### Your To-Do List

In the next few weeks or months, you'll be busy getting ready to buy your new house. This simple "to-do" list will help ensure you have all the information you'll need to get the mortgage process started.

- 1. Establish Your Budget:** Our financial calculators on our website guide you through the budgeting process and help you figure out how much you can afford on a monthly basis.
- 2. Check Your Credit Report:** Make sure it's accurate. This is your "report card" on your credit, and any lender will look at your credit report to check your creditworthiness.
- 3. Get Pre-Approved:** We can get your loan pre-approved, which could help leverage your offer to buy a home. For example, if you're competing on an offer and the other home buyer is not pre-approved, you have a better chance of winning the offer.
- 4. Interview a Realtor®:** Your Realtor is your guide in the home buying process. You'll share financial details with them, and you'll trust them to find the house that fits your needs. Make sure the chemistry is right.
- 5. Know Your Terms:** Most people think a 30-year mortgage is the way to go, but there are other terms that may fit your needs much better. Talk about your options with our lending officer.

Buying a house is one of the biggest investments of your life. It can certainly be intimidating, but we're here to help. By choosing to get your mortgage loan with us, we can help you save money.

Call 288-8046 to speak with a loan officer.



## 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 GHS 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.
- Sallie Mae student loans are available at your credit union (undergraduate and graduate).
- NewGen prepaid debit cards are available.
- We can refinance vehicle loans!
- We can match rates!
- Loan applications can be submitted online.
- E-statements can be accessed directly from Netbranch.

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

## Don't Forget:

[www.myghsfcu.coop](http://www.myghsfcu.coop)

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

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.



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



## Winter 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 April 15, 2018.

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.

## Winter Loan Special

Take advantage of our Winter Loan Special which runs through April 15, 2018! You may borrow up to \$5000. GHS FCU will give away a \$50 Visa Gift Card to one lucky member each month through April, 2018.

TERM OF LOAN    APR

Up to 36 MONTHS    As low as 5%\*

Up to 48 MONTHS    As low as 6%\*

Up to 60 MONTHS    As low as 7%\*

Congratulations to David Meeks, Kimberly Reiser, and Cynthia Wallis for winning \$50 Visa Gift Cards in the previous quarter!

\* 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.

## Office Closings

Monday, January 15, 2018  
**Dr. Martin Luther King, Jr. Day**

Thursday, January 25, 2018

Offices Close  
at 1:00 pm for  
**Annual Meeting**

Monday, February 19, 2018  
**Presidents' Day**



## Mobiliti (Mobile App) Notice

You must sign into your mobile app at least once every 6 months otherwise your app will become inactive.



## Get a \$100 Cash Reward for Every New Line You Switch to Sprint

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

### Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint®.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line.
- Credit union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program

### Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards).
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!