



SPRING 2019

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

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:
1-800-472-3272

24/7 Visa Credit Card Online

Management:

www.eZCardInfo.com



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™



Annual Meeting Highlights

Congratulations to the following members who were door prize winners at our Annual Meeting: Barbara Garrett, Karen Clisham, Teresa Head, Karen Traxler, and Marilyn Bryant.

Congratulations also to Cynthia Trout, Mel Thompson, and Lee Allen who were elected to our Board of Directors.

Notification of Changes in the Terms of the Accounts and Services of Your Credit Union Agreement

The Credit Union has some changes to the terms of the Accounts and Services of Your Credit Union Agreement.

These changes will be effective on July 1, 2019. You can obtain a copy of the revised Membership Agreement at any branch office or by calling us at 864-288-8046. Your acceptance and agreement to the revised terms will be shown by your continued use of any existing or new account(s) or services after the effective date.

Stay Up to Date

Does GHSFCU have your current address, phone number(s) and personal email address?

To serve you in the best way possible, we strongly encourage you to maintain accurate contact information with us.

If you've moved, changed your phone number, or updated your email address**, please let us know by one of the following methods:

- Visit any branch to complete a form with the updated information
- Log in to Netbranch: User Profile>User Preferences>Change Personal Information

**To ensure delivery notification of your periodic statements, we ask that you provide us with a personal email address not an email address provided by your employer.

Attraction Tickets 2019

ATTRACTION	PRICE	AGE RANGE	GATE/ONLINE PRICE
BILTMORE ESTATE	\$54.00	17 AND OLDER	Price subject to change
MOVIE TICKETS	\$9.25	GENERAL ADMISSION	PRICES SUBJECT TO CHANGE
SIX FLAGS	\$47.00	GENERAL ADMISSION	\$76.31 @ Gate
CAROWINDS	\$ 47.00	3-61 GENERAL ADMISSION	\$67.00 @ Gate
DOLLYWOOD	\$ 71.00	12 AND UP	\$83.05@Gate
DOLLYWOOD/CHILD	\$58.00	4-11	\$68.45@Gate
SPLASH COUNTRY	\$ 50.00	12 and up	\$56.05@Gate
SPLASH COUNTRY/CHILD	\$44.00	4-11	\$50.45@Gate

RIVER BANKS ZOO: Visit e-ticket store at www.riverbanks.org and use coupon code ghsfcu.
GEORGIA AQUARIUM: <http://www.georgiaaquarium.org/ghsfcu>

All prices are subject to change and do not include parking.

GHS Office Closings:

Monday, May 27, 2019
Memorial Day

Thursday, July 4th 2019
Independence Day

COMING SOON:

Kasasa Checking Accounts
(featuring high yield dividends, or cash back, or Tunes!)

Apple Pay & Samsung Pay

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

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

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.

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

Skip-A-Payment

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 31, 2019 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.

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, 2019.

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.

Spring Loan Special

Take advantage of our Spring Loan Special which runs through July 15, 2019! You may borrow up to \$5000. GHS FCU will give away a \$50 Visa Gift Card to one lucky member each month through July, 2019.

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 Charles Estep, Jeannie Mosinski, Ana Cortes Ramirez, and Lauren Hays for recently winning \$50 Visa Gift Cards!

*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.

You're Pre-Approved...What's Next?

When you're ready to purchase a home, getting pre-approved for a mortgage is your first step. This includes working with your credit union to complete the application, run your credit report and sign the required disclosures.

Once you've completed all of this and attained your pre-approval, it's time to move to next steps, which are outlined below:

- 1. Select a Realtor.** Before you start shopping for a home, we encourage you to first select a Realtor. Real estate and helping buyers and sellers are what Realtors do best. They can help you find the right home...beyond square footage and number of baths!
- 2. Find a Home.** Through the guidance of your Realtor, start looking for your new home. Your Realtor can help you determine your "must haves" and "would be nice to haves" in a property, and then identify homes that match up best with your wants and needs.
- 3. Sign a Contract.** After you find your home and have an accepted offer from the seller, a contract is signed and the process of securing your mortgage loan begins. It's important to provide your loan officer with a copy of this contract as soon as possible to help ensure we meet your closing date.
- 4. Appraisal Ordered.** Appraisals are typically ordered on every loan. They help ensure the home you are purchasing is assessed fairly based on other comparable properties sold in the neighborhood. You'll receive a copy of this appraisal once it's completed.
- 5. Preliminary Title Report Ordered.** Title reports help the lender and potential buyer see if there are any encumbrances or liens on the property. This is important because it helps ensure that the title is delivered as efficiently as possible while protecting you against potential loss due to unpaid and past due taxes and assessments. The report can also help you to spot potential issues before you buy.
- 6. Submit Loan to Underwriting.** Your loan will be reviewed by an underwriter who will evaluate your application, supporting documentation and the property to ensure they meet the requirements for the type of financing you are requesting.
- 7. Initial Approval.** Following underwriter review, your loan is initially approved but is likely to have conditions attached to it. This means that you may be required to submit additional documentation in order to resolve any issues or gaps in information that the underwriter has identified.
- 8. Closing Disclosure Sent.** Once all conditions have been met, the Closing Disclosure is produced, outlining the final details about your home loan. This is provided to you at least three business days before the loan can close. It is a good faith estimate, as the figures are not finalized and could change following the three day review period. It's important to compare the Closing Disclosure to the loan estimate to help ensure accuracy.
- 9. Closing is Set.** On closing day, all parties will sign the papers to officially close the loan, and ownership of the property will be transferred to you. It's also your opportunity to make any last-minute changes to the transaction.
- 10. Loan is Funded.** Congratulations, your loan has been funded and you're ready to receive the keys to your new home!

Despite breaking down the entire mortgage lending process into ten easy-to-follow steps, there can still be bumps in the road that are certain to raise questions. Be sure to contact your credit union or loan officer whenever you have questions or concerns. Remember: We're here to help you every step of the way!



Sprint

Give Mom more this Mother's Day

Get Mom what she really wants this year. Members get a \$100 cash reward for every new line activated with Sprint®, now on unlimited lines! That means new phones and cash for you and Mom – no strings attached.

Here's how to get cash rewards for every new line you activate with Sprint:

1. Open an account or add a new line to your existing account and mention that you're a credit union member.
2. Register at LoveMyCreditUnion.org/Mom
3. Cash rewards will be deposited directly into your credit union account within six to eight weeks.

Already a Sprint customer? Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Get cash rewards! Visit LoveMyCreditUnion.org/Mom to learn more.