



Greensboro Health Care  
Credit Union



We Care About Your Financial Health

Winter 2010

## Great Rates and Up to \$100 CASH! Burn Rubber...Step on It!

### New Cars. Used Cars. Refinances Too!

If you're buying a new or pre-owned vehicle, or want to refinance your auto loan that is with another lender, see us now for your low rate financing and we'll even put some extra cash in your pocket.

When you close on your auto loan with us, not only do you get great rates starting as low as 5.00% APR\*, but for a limited time only, you can also drive off with money in hand .... \$50 when you finance a car loan between \$10,000 and \$15,000; \$100 when you finance a car loan over \$15,000.

If you're ready to ride, we're ready to put you in the driver's seat with a low cost vehicle loan and spending money in your wallet. But you'll need to burn some rubber and step on it – this offer is only good through February 19, 2010. To apply, visit us online, call or stop by today.

*\*Annual Percentage Rate. Subject to credit union lending guidelines.*



## Ready for a Dependable Credit Card?

Many consumers are seeing their credit card rates raised, credit lines cut and finding hidden fees in the fine print. If this has been your experience, then you're not carrying a Visa Platinum card from Greensboro Health Care Credit Union.

With our credit card, you can depend on many benefits including:

- Fixed rates as low as 9.50% APR\*
- No annual or cash advance fee
- 25-day grace period on purchases
- No penalty pricing on late payments
- Purchase protection
- No balance transfer fee
- No minimum finance charge

As other credit card issuers increase rates and hike fees to even their best customers, we continue to offer a dependable credit card. Isn't it time for you to take advantage of the reliability and convenience that comes with our Visa Platinum card? Apply today and rest assured you can make purchases quickly, easily and without the high cost of many credit cards.



### Questions About Your Visa Account?

Access to your credit union Visa Platinum card account information is available to you 24 hours a day, 7 days a week. Just log on to [www.ezcardinfo.com](http://www.ezcardinfo.com) and get your account balance, view statements, make a payment and more.

*\*Annual Percentage Rate. Subject to credit union lending guidelines.*

## Don't Retire from Your Credit Union!

If you leave or retire from the job that qualified you for membership in Greensboro Health Care Credit Union, that doesn't mean you have to leave the credit union. Lifetime membership is our policy! Whether you retire, leave your job or move out of the area, you're still a member of this credit union as long as you maintain a share (savings) account with a qualifying balance. one three four three two

So don't retire from some of the best financial service benefits available to you. Take advantage of all we offer. In fact, spread the word to all your relatives – they're welcome to become part of our credit union family too.

## FEE SCHEDULE (Effective January 1, 2010)

Account Closure / Reopen (within 3 months of opening / closing account)	5.00
Account Reconciliation (minimum 1 hour)	15.00 per hour
Account Research (minimum 1 hour)	15.00 per hour
ACH Stop Payment	25.00
ATM Transactions (first 5 transactions are free)	1.00 each
ATM Replacement Card	5.00
Bad Address ( returned mail)	1.00 each piece
Bill Pay (free with e-statement)	4.95 per month
Check Copy Fee	5.00
Check Printing	Actual Cost
Holiday Club Early Withdrawal	10.00
Deposit Item - Returned (3rd party)	10.00
Deposit Item - Returned (member)	30.00
Dormant Account (minor accounts exempt)	5.00 quarterly
Fax Service	1.00 per page
Foreign Item Collection	Actual Cost
History Printout	1.00 per page
IRA Transfer Out Fee	None
Money Order	1.25
Money Order (non member)	2.00
Non-member check cashing	2.00
Notary Service (members only)	No Charge
NSF Fee-Draft, ACH, Debit Card	30.00
Statement Copy	5.00 per copy
Stop Payment Teller Check	32.00
Stop Payment Share Draft	25.00
Tax Levy / Garnishment / VOD	20.00
Teller Check (other than payable to self)	1.00 each
Transfer from savings in excess of 6 per month	30.00
Visa Cash Advance (non GHCCU card)	10.00
Visa Check Card (replacement)	5.00
Visa Gift Card	3.00
Visa Travel Card	5.00
Western Union (under \$200)	25.00
Western Union (over \$200)	40.00
Wire Incoming	None
Wire Outgoing	15.00
Wire International	35.00
Membership Par Value	5.00



### Moses Cone Hospital

Monday - Friday  
7:15 a.m. - 4:45 p.m.

### Wesley Long Hospital

Monday - Friday  
8:30 a.m. - 11:30 a.m. and  
12:30 p.m. - 3:30 p.m.

### Women's Hospital

Monday - Friday  
10:30 a.m. - 12:30 p.m.  
and 1:30 p.m. - 3:00 p.m.

#### Phone:

336-832-8119

#### Fax:

336-832-8129

#### Mailing Address:

1200 North Elm Street  
Greensboro, NC 27401

#### Website:

www.ghccu.org

#### 24/7 Audio:

336-832-2895

#### 24-Hour Lost/Stolen

##### Visa Credit Card:

800-322-8472

#### 24-Hour Lost/Stolen

##### Visa Debit Card:

800-528-2273

#### Comments/Questions/Concerns?

Please email  
Genice DeCorte, CEO directly at  
genice.decorte@mosesccone.com

## Watch for Your Number

Read this issue of your newsletter carefully. Don't miss a word!

There is one account number spelled out in sequence in its entirety within one of the articles. If you see your number, call 336-832-8119 to let us know and we'll deposit \$25 to your account! (Note: Credit Union Staff, Board Members and their family are not eligible.)



## Holiday Closings

### Martin Luther King Jr. Day

January 18, 2010



### President's Day

February 15, 2010

