



We Care About Your Financial Health

Winter 2012

Bundle Up those Holiday Bills!

If you charged up some holiday cheer with department store charges and bank credit cards, then bundle up those bills and transfer your high interest rate balances to your Greensboro Health Care Credit Union Visa Platinum card.

- Fixed rates as low as 9.5% APR*
- No balance transfer fees!
- No annual fee!

You'll not only save a bundle in finance charges, but you'll have just one easy payment to make each month. What's more, rates as low as 9.5% APR* are our every day rates... so you have



affordable credit on purchases and balance transfers every time you use your card.

You'll also enjoy these valuable benefits:

- No cash advance fees
- No minimum finance charges
- No penalty pricing on late payments

Make a resolution to save money this year. There's no reason to pay more for credit when you can carry a **Visa Platinum** card from your credit union. To apply, just visit us online, in person or call today.

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

Want a Car Loan Do-Over?

If you're paying too much for your current car loan that is financed with another lender, move it to Greensboro Health Care Credit Union. Get a car loan do-over with rates as low as 2.99% APR* PLUS you'll also get a \$100 Visa Gift Card when you close on your loan!

A lower interest rate means a smaller car payment – and more money in your pocket every month. You'll pay less interest over the life of your loan. And drive off with a \$100 Visa Gift Card to spend anyway you want.

So get your car loan "do-over" today. Applying is as easy as 1-2-3:

1. Complete a loan application online at www.ghccu.org
2. Call us at 336-832-8119
3. Stop by any of our offices

Hurry – this is a limited time offer. One three two seven nine.

*Annual Percentage Rate. Subject to credit union lending guidelines. Offer is for new loans only and does not apply to existing car loans that are with the credit union.

Refinance at
rates as low as
2.99%
APR*

Receive a
\$100
Visa Gift Card!*



Plan to Attend the Annual Meeting

All members are invited to attend our Annual Meeting. Share your opinion; cast your vote. It's up to you to help shape the future of your credit union.

Officers of the credit union will be reporting on its operations and the past year's accomplishments. Elections will be held to fill vacancies on the Board of Directors. Only by attending can you make a difference in the credit union's direction and in setting objectives for the coming year.

- Date:** Tuesday, March 27, 2012
Place: Moses Cone Memorial Hospital
Rooms 29-31
Time: 6:00 pm – 7:00 p.m.



Come enjoy appetizers and refreshments as you mingle with your credit union Board, staff and fellow members. You'll even have a chance to win some great prizes! Mark your calendars now so you won't miss out on the Annual Meeting.

Call for Nominations

Your credit union is governed by a voluntary Board of Directors, comprised of members, like you, who give freely of their time and efforts on behalf of the entire membership. The Nominating Committee is accepting nominations for the Board. If you are interested in serving, please email genice.decorte@conehealth.com by January 31, 2012.

Important Information About U.S. Bonds

Beginning January 1, 2012, the U.S. Department of Treasury will end sales of paper Series EE and I Savings Bonds through over-the-counter channels, including financial institutions. This means that savings bonds will no longer be available for purchase at Greensboro Health Care Credit Union.

However, if you wish to purchase a savings bond after January 1, you may place your order online by visiting the TreasuryDirect® website at www.treasurydirect.gov.



Lost in the Paper Shuffle?

Time to sign up for **FREE** E-Statements, the electronic version of paper statements received on your computer instead of your mail box. They look just like paper statements, and contain the same information, but you'll get all these benefits:

Faster: E-Statements are available online faster than paper statements that arrive by mail.

More Secure: Reduce the risk of mail fraud and identity theft.

Environmentally Friendly: E-Statements save trees by reducing the amount of paper used for account statements.

Convenient: Save your statements on your computer and retrieve them anywhere you have access to your e-mail account.

Don't get lost in the paper shuffle. Simplify life with E-Statements. Log on to www.ghccu.org and enroll today.

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
Monday, January 16, 2012

Presidents' Day
Monday, February 20, 2012



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

Wesley Long Hospital
Monday, Wednesday, Thursday
8:30 a.m. - 11:30 a.m. and
12:30 p.m. - 3:30 p.m.
Tuesday and Friday
7:30 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.

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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@conehealth.com

