



Greensboro Health Care
Credit Union



We Care About Your Financial Health

Summer 2010

Drive for Less...Refinance Your Car Loan Now!

We'll beat your current rate by at least 1% and give you a \$100 Visa Gift Card!

If you have a vehicle that's financed with another lender, we want your car loan! We'll beat whatever rate you're paying at that other place by at least 1% with rates as low as 3.99% APR.* That means you save money on finance charges and enjoy a lower monthly payment.

Plus...when you close your refinanced auto loan (minimum \$10,000) with us by July 31, 2010 ??? we'll even give you a \$100 Visa Gift Card! It's our way of saying "thank you" for bringing your business to Greensboro Health Care Credit Union.

Don't wait another minute! Drive your car for less by moving your loan to your credit union today. Applying is easy – visit us online, call or stop by our office. five two seven one

*Annual Percentage Rate. Subject to credit union lending guidelines. Refinance offer does not apply to vehicles currently financed with Greensboro Health Care Credit Union. 3.99% APR is the minimum APR for this promotion. \$100 Visa Gift Card valid for refinancing a minimum \$10,000 car loan.

Rates
as low as
3.99%
APR*



Still Paying Too Much for Your Bank Credit Card?



Chances are if you're carrying a credit card issued by a "big bank", you're paying a hefty interest rate... and probably a higher rate on cash advances too...plus balance transfer fees or even an annual fee!

In this tough economy, the last thing you want is to throw away your hard-earned money. Isn't it time to make the switch to a credit card that costs less? When you carry a Greensboro Health Care Credit Union Visa card, you'll enjoy many benefits, such as:

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

Check your credit card statements from those other lenders and compare. If you're still paying too much for that credit card, make a smart move to a Visa card from your credit union.

Questions about Your Credit Card Account?

Access to your Greensboro Health Care Credit Union Visa card account information is available to you 24 hours a day online at www.ezcardinfo.com. Get your account balance, view your existing credit card transactions, make a payment and more.

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

Two Lucky Numbers this Time!

Oops – we forgot to print a winning account number in the last issue of our newsletter. So, to make up for our omission, there are two account numbers spelled out in sequence in their entirety within two different 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.)



Stay Protected...Opt-in To Keep Your Overdraft Coverage

Overdraft coverage is a value added service your credit union provides that protects your checking account when you don't have enough funds to cover a transaction. It is designed with your protection and convenience in mind.

Changes in Federal law have created new rules governing overdraft protection programs and go into effect on July 1, 2010 (for existing members August 15, 2010). As a result of these new changes, you must now "opt-in" in order to keep your overdraft protection (Courtesy Pay) privileges which cover your everyday debit card transactions.

For more information or to authorize the credit union to pay overdrafts on ATM and everyday debit card transactions, visit us online or stop by to complete an opt-in form.



Holiday Closings

Independence Day (Observed)
Monday, July 5, 2010

Labor Day
Monday, September 6, 2010



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

Online Bill Pay Better than Ever!

Sure, paying bills isn't fun – but it can be easy with our new, enhanced online bill pay service. Take advantage of the convenience of paying bills without writing checks or buying stamps. one four eight two five

- Pay your bills anytime – whenever it's convenient –day or night
- Save the time and hassle of writing and mailing checks
- Mortgage, utilities, insurance – online bill pay lets you send payments electronically
- Schedule automatic, recurring payments or make a one-time payment

And now, do even more ...

- See if a bill is being sent via check or electronically
- Pay person to person
- Have funds automatically paid into another person's account
- Make a donation to your favorite charity – keep a record for tax purposes

It just takes a few click of your mouse to sign up for online bill pay. And this great service is FREE! Log on right now at www.ghccu.org and sign up today.



Do We Know Where You Are?

If you've moved recently, or changed your name or phone number, let us know about it so that we can update your records.

Your help is important as it enables us to continue to provide with the best in financial service without interruption. And when you promptly notify us of changes to your name, address, phone numbers, you save your credit union time and money. This in turn helps us better serve all our members.

