

# MoneyClips

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

Spring 2017

**IMPORTANT DATES:**

- Apr. 18 Tax Return Filing Deadline
- May 14 Mother's Day
- May 29 Memorial Day, credit union closed
- June 2 GCS Last Day of School
- June 18 Father's Day

**INSIDE**

- President's Column . . . . . 2
- Annual Meeting Recap . . . . . 3
- Youth Savings Month . . . . . 4
- Online Bill-Pay . . . . . 5
- Biz Bowl Recap . . . . . 6
- Discount Theme Park Tickets . . . . . 7

## Announcing a lower rate for a longer term.

NEW RATE

AS LOW AS  
**1.99%** APR\*  
 60 MONTHS  
 OFFER ENDS 7/15/17



Use this incredible 60-month rate this spring when you finance your next vehicle.

Members can now get a vehicle loan rate as low as 1.99% APR for 60 months on new, pre-owned, and refinanced vehicles with less than 30,000 miles and less than two years old. **This is the lowest 60-month rate we've ever offered!** Lower rates with shorter terms are also available, and don't forget, we can beat other lenders' rates by a quarter percent+. Ask us how!

Low rates and longer terms can mean a better car for lower payments. What are you waiting for?



Greenville Federal Credit Union

Visit us online or at any branch to learn about all of your financing options before you shop.

Join and prosper.®

\*Annual Percentage Rate is based on a 60-month term. Your loan rate and term amount may vary depending on individual credit history and underwriting factors. Minimum loan amount for this offer is \$5,000. A 60-month loan with 1.99% APR would have monthly payments of \$17.53 per thousand borrowed. +Excluding auto manufacturer and captive finance company 0% rate offers; rate floor is 1.74%, offer excludes current loans held by Greenville Federal Credit Union. Offer good from April 1 through July 15, 2017. ©2017, Greenville Federal Credit Union. All rights reserved. Member NCUA.



# President's column.

## The Wade Hampton branch renovation is in full swing!



The final renovation project has begun in earnest on our original Wade Hampton building, and we continue to be thankful for your patience during the project.

The new drive-through facility adjacent to the original building has officially opened and is already busy servicing our members with their transactional needs. The original branch building now gets a very much needed facelift and we anticipate its completion by late summer or early fall.

The original building will continue to be open for business during this construction phase for loans and new accounts. Although we will have a hub for simple teller transactions, the large original teller counter is now gone. That is where our drive-through facility steps in. We encourage you to use the new drive-thru for all of your teller transactions and we will get you on your way quickly and efficiently. But if you need additional assistance, don't hesitate to come inside. We are here to help.

In the end we promise all the dust and noise will be worth it. Our renovated branch building will have multiple hubs where our

Member Specialists can personally assist members, face to face. New service offices will be available for members who may require more time or private conversations with our Member Specialists about loans, IRAs, CDs or business services.

Our new lobby will have a waiting area that will include interactive tablets for visitors and members to begin loan or membership applications, free WiFi, a beverage station, coin machine, and a warm and inviting décor. And finally we will be rid of the original bridge entryway and members will no longer have to cross drive-up traffic to enter the building.

For now we ask that all of our members and visitors please follow our signs and arrows for safe traffic flow during this building process. We know that the changes can be confusing, but please bear with us. We are doing all of this for you and we are confident that you will love the results!

**Paul Hughes**  
*President, Greenville Federal Credit Union*

# More than just deposits.

## The Drive-Thru let's you do it all (most).

Our new four-lane Drive-Thru and ATM facility at the Wade Hampton branch is now open for transactions. Like all of our drive-thru facilities, it is equipped with the latest technology and is designed to handle the majority of our transactions so that we can quickly get you in and out and on your way. We invite you to give it a try and you'll see our familiar faces waiting to help with:

- Deposits and Withdrawals
- Transfers and Payments
- Business Deposits
- Account Balances, Statements or History
- Resetting Pins and Passwords
- Cash Advances (please have your card ready)
- Regal Movie, Carwinds or Biltmore Tickets
- Ordering Checks
- Counter or Teller Checks
- Updating Email Address or Phone Number
- Ordering ATM/Debit Cards
- Direct Deposit Forms

### Need additional help with a loan or opening a new account?

Come on inside! Our in-branch service areas are designed to help us assess your needs and find solutions in a comfortable, private setting. Our Member Specialists are ready and waiting to assist. Plus, you can enjoy a hot beverage or water while visiting.

Whether in your car, on your phone, online, or in person you can always expect exceptional service. We look forward to serving you.



### DRIVE-THRU TIP

Let us know if you have a little one or furry friend with you and we'll send out a lollipop or dog treat!



# 2017 Annual Meeting.

The 2017 credit union Annual Meeting was held at the Hilton Greenville on Thursday, March 9. This year's agenda included a review of 2016 financials and remarks made by the President and several board members. The meeting also included the re-election of board members Jamie McCutcheon and Robin Stack. Members voted to approve both and we are pleased to announce that they will be serving another term on the credit union's Board of Directors.

President Paul Hughes recognized several long-time employees for reaching milestones in their years of service with the credit union: Teresa Jones – 20 years; Brian Sponaugle – 10 years; Dreena Tate – 10 years; Doris Wofford – 30 years; Matt Tebbetts – 15 years; Kelly Thermos – 10 years; and Kristi Burnett – 10 years. We appreciate these employees' dedication to the credit union and our members.



Thank you to all who attended and participated in the 49th Annual Meeting. Your involvement is a testament to the credit union difference and the importance of member ownership. We thank the staff of the Hilton Greenville for hosting the event and helping to make this year's Annual Meeting a success.





# Give a hoot about Youth Savings!

During the month of April, Greenville Federal Credit Union and our mascot, Clark, will be participating in National Credit Union Youth Month. This month-long emphasis encourages saving and financial literacy for kids and teenagers. Each week, Clark will be highlighting a different type of saver and sharing tips for saving successfully. Be sure to follow Clark on Facebook and Instagram and share his helpful tips with your kids. (You might even learn a tip or two about maximizing your credit union membership for even more savings!)

 [facebook.com/clarktheowl](https://facebook.com/clarktheowl)  
 [instagram.com/clarktheowl](https://instagram.com/clarktheowl)

## Do your kids have credit union accounts yet?

Our Youth Membership Program and youth accounts are designed to help educate our young members about managing money within a financial institution, and to motivate them to save and spend their money wisely. Starting with a savings account, and then later with a checking account, our young members can practice saving and spending their own money, and earn some fun rewards for making good financial decisions. Learn more about Youth Membership and Accounts by visiting [www.greenvillefcu.com/youth-membership](http://www.greenvillefcu.com/youth-membership)

# Courtesy Pay gives you peace of mind and protection.

With life's demands and hectic pace, overdrawing an account can happen to the best of us. That's why we offer Courtesy Pay, a service that provides approved account holders the ability to overdraw their Regular or Yield-Plus Checking account up to \$500. This non-contractual overdraft protection service requires no member action or signed agreement – and costs nothing unless the privilege is used. If you forget or miscalculate something, Courtesy Pay saves you time, money and embarrassment from having a Non-Sufficient Fund (NSF) item returned to a merchant.

**If you do not wish to participate in this program, please notify us in writing or by fax to (864) 370-9414.**

Your checking account must be brought to a positive balance at least once within a 30-day period to maintain the Courtesy Pay protection privilege. For more information, contact a Member Service Representative.



PROTECTING  
YOUR DATA

# NetBranch Security Update

In January, NetBranch began restricting access from older internet browsers that do not support security protocol TLS version 1.2 or higher. To ensure uninterrupted access please update your internet browser to the latest version supporting security protocol TLS 1.2 or higher. [Visit our website to learn how to update your browser.](#)

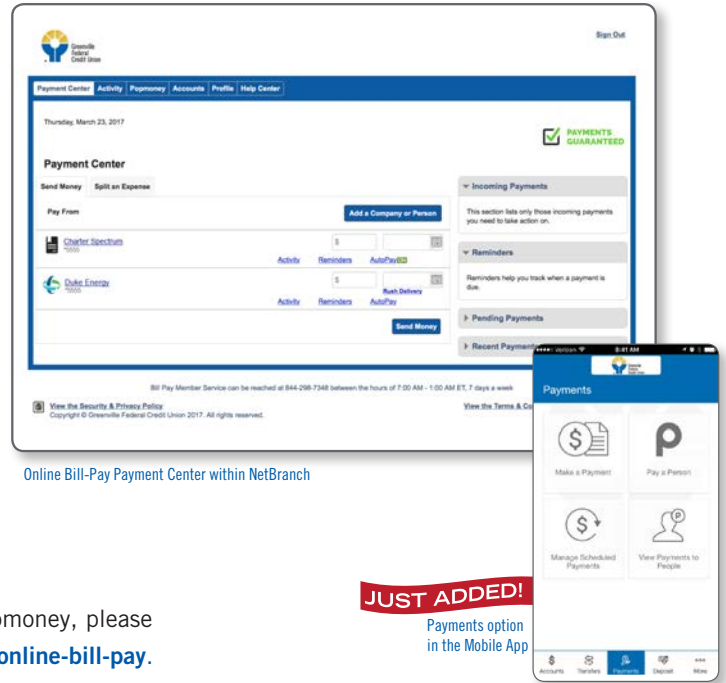
# Send money when you need to with Online Bill-Pay and Popmoney.

Online Bill-Pay and Popmoney are free services within NetBranch and our mobile app that enable you to pay anyone in the United States that you would normally pay by check, wire transfer, automatic debit, or cash -- from the convenience of your computer or mobile device.

## How does it work?

Using the Online Bill-Pay Payment Center you provide information about the company or person you wish to pay as well as the amount and date you want the payment to be made. Then we send your payment electronically to your recipient. If the person or company can't accept electronic payments, we print a check and mail it for you. You can also set up ebills and AutoPay to send automatic payments on a schedule. These services use SSL and encryption to ensure that your information is secure.

To learn more about your payment options with Online Bill-Pay or Popmoney, please talk with a credit union representative or visit [www.greenvillefcu.com/online-bill-pay](http://www.greenvillefcu.com/online-bill-pay).



# Teacher of the Year Reception.

Greenville Federal Credit Union sponsored the 2017 Greenville County Schools Teacher of the Year Reception, held at the Poinsett Club in Greenville on March 23. This kick off event is held each year to honor the chosen teachers of the year for Greenville County Schools. During the reception, teachers have the opportunity to mingle with peers from other schools as well as judges, who will ultimately choose the overall best candidate for Greenville County Schools Teacher of the Year.

**Congratulations to all of the Greenville County Schools Teacher of the Year candidates.**



**Save money on your next mortgage.**

Standard | Jumbo | ARM | Fixed Rate

The advertisement features a dark wood-grain background. On the right side, there are four stylized house icons in green, red, orange, and blue. The text 'Save money on your next mortgage.' is prominently displayed in white, with 'Standard | Jumbo | ARM | Fixed Rate' listed below it.

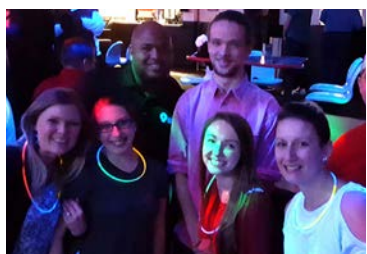
# Credit union strikes up additional funds for Junior Achievement.



On March 10, Greenville Federal Credit Union participated in the 2017 Biz Bowl fundraiser for Junior Achievement of the Upstate. Six teams represented the credit union dressed in “Star Wars” themed costumes and gathered with other upstate businesses to bowl and raise money for Junior Achievement programs in Greenville County Schools. Nearly 600 children will get to experience JA programs as a result of this year’s event.

Congratulations to credit union employees Stephanie Chapman, Teresa Jones, Nicole Jones, Tommy Lentz and Laura Hastings for being among the top five individual fundraisers out of all participants.

Junior Achievement is a 501(c) 3 not-for-profit organization sponsored by corporate and individual contributors that seeks to educate and inspire young people to succeed in a global economy. [www.juniorachievement.org/web/ja-upstatedsc](http://www.juniorachievement.org/web/ja-upstatedsc)



## Traveling out of state or abroad?



**Please notify the credit union.** To protect your account, the credit union monitors your ATM and VISA Debit Card transactions for potentially fraudulent activity which may include some out of state and all international transactions, a sudden string of costly purchases, or any pattern associated with new fraud trends around the world. Some transactions may be blocked. Members who plan on using their cards out of state or internationally can contact the credit union to exclude their cards from this block. This safety feature is designed to prevent fraud when you least expect it. Please contact a member service representative during normal business hours.

**LOW RATES ON BOAT LOANS**

[Apply online](#)

# Member Perk: Discounted parks and movie tickets.

Plan a spring full of thrills and fun with discounted tickets for admission to movies, theme parks and more. Greenville Federal Credit Union offers discount tickets to Regal Theaters, Carowinds and the Biltmore Estate in Asheville, and may be purchased at any branch. Prices are subject to change at any time.



Members  
save \$ on  
tickets!

## Carowinds

Discounted ticket prices are \$44.00. Standard gate price is \$62.99 plus tax for adults. Children 2 years and under are free. The park will open on weekends beginning March 25th. Check [www.carowinds.com](http://www.carowinds.com) for park hours and open dates.

## Regal Movie Theater

Discounted tickets \$8.50 (Unrestricted)

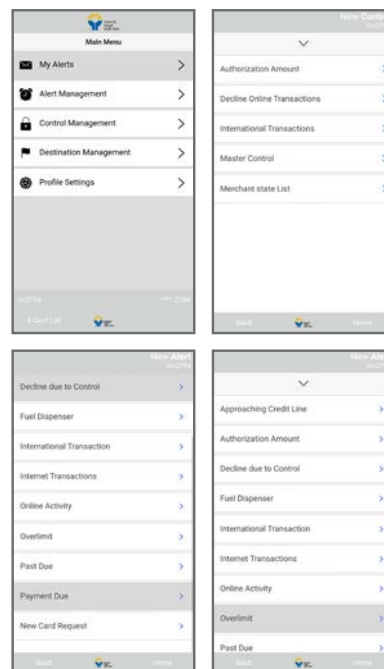
## Biltmore Estate

Discounted tickets \$42.00 Standard adult price is \$50.00 plus tax. Check [www.biltmore.com](http://www.biltmore.com) for more information

Ticket prices are subject to change. Please check our website for the most up-to-date pricing.

# Take full control of your credit card with our new Card Lock mobile app.

The credit union is pleased to offer Card Lock for credit cards, an innovative fraud prevention tool that enables you to proactively lock and unlock authorized transactions on your card, right from the palm of your hand. With this app you can also configure push notifications, email and SMS alerts associated with your credit accounts, and define controls around what transactions are allowed or not allowed when making purchases. Now you can determine what alerts you receive and when – from receiving a text message when a purchase over a certain amount is being made, to denying online or international transactions from occurring at the point of sale. It's all in your hands.



**Getting Started.** The first step is to download and install the Card Lock app to your mobile device. Card Lock is available in both [Google Play Store](#) and the [App Store](#). Once installed, follow the setup instructions within the app. First you will be asked to create your own Card Lock PIN number. Once you enter your PIN you can add your Greenville Federal Credit Union VISA card information.

**Learn More.** Visit our website for details and FAQs about Card Lock, or call our contact center with questions. We will be adding a similar option for our debit cards in 2017.

## NOTICE: Wire Transfer Fee Change for 50-Plus Checking Account Holders

Effective April 15, 2017, free wire transfers will no longer be available. Alternatively, the credit union offers a free service for sending money to individuals called Popmoney. Please see the article on page 5 of this newsletter for information about this service, or call 800.336.6309.

## Loan Rate Schedule

Effective April 1, 2017

		APR <sup>1</sup>
VISA	Platinum	8.99%
	Classic	13.90%
	Classic Beginning	17.99%
Personal Line of Credit <sup>2</sup>		17.99%
Personal Loan	as low as	6.49%
Share Secured <sup>3</sup>	Quarterly variable	5.00%
Certificate Secured <sup>4</sup>	3% over Index (consult certificate rates)	
New Vehicle <sup>5</sup> (less than two years old and less than 30,000 miles)	36 months or less as low as	1.74%
	48 months or less as low as	1.99%
	60 months or less as low as	1.99%
	72 months or less as low as	2.49%
	84 months or less as low as	3.49%
Used Vehicle (more than two years old and more than 30,000 miles) or New Motorcycle or New or Used RV, Boat, Trailer, etc. <sup>6</sup>	48 months or less as low as	2.99%
	60 months or less as low as	3.24%
	72 months or less as low as	4.49%
	84 months or less as low as	4.99%
Home Equity	80% or less loan to value	4.00%
Line of Credit <sup>7</sup> (as low as)	90% or less loan to value	5.00%
	> 90% loan to value as low as	6.00%
Second Mortgage <sup>8</sup>	as low as (contact for more details)	5.99%
Mobile Home <sup>9</sup>	50% loan to value as low as	9.99%
	75% loan to value as low as	10.99%
Unimproved Property	2YR-ARM as low as	5.25%
	5/1-ARM as low as	5.75%
Mortgages <sup>10</sup> (Rates include Jumbo loans)	2YR-ARM as low as	3.00%
	5/1-ARM as low as	3.50%
Investment/ Rental Property	2YR-ARM as low as 5/1-ARM as low as	4.50% 5.00%

Other Options Available: Fixed Rates, Primary Residence,  
Secondary Residence

<sup>1</sup>Annual Percentage Rate (APR) is subject to credit approval and can change without notice. <sup>2</sup>Personal loan margin will be determined based upon a combination of credit scores provided through Equifax, Inc. The quarterly Index will be the Wall Street Journal's published prime rate as of the 15th day of December, March, June, and September and any subsequent rate change will occur on the first of the following months. The minimum Index value used will be 5.99%. <sup>3</sup>The Index each quarter is based upon the highest dividend rate paid on regular shares rounded up to the next even quarter percent. The minimum Index value used will be 2%. <sup>4</sup>Certificate loans use the certificate dividend rate rounded up to the next even quarter percent as the Index. The minimum Index value used will be 2%. <sup>5</sup>Our definition of New and Used vehicles expands your financing opportunities; please contact a Loan Officer for details. Your rate will be determined using a combination of credit scores provided through Equifax, Inc. <sup>6</sup>Real property must be located in the state of South Carolina. Your rate will be determined by the original term of the loan and/or original loan-to-value percentage. <sup>7</sup>Mobile home must be located in the state of South Carolina. Your rate will be determined by the original term of the loan and original loan-to-value. Other restrictions apply based upon the specific loan type requested.



## Savings Rate Schedule

Effective April 1, 2017

	Rate	APY*
<b>Regular Share Savings</b>		
<\$1,999.99	0.05%	0.05%
\$2,000 and up	0.10%	0.10%
Holiday Club Savings	0.05%	0.05%
<b>Regular Share Checking</b>	0.05%	0.05%
<b>Yield-Plus Savings – \$2,000 Minimum Deposit</b>		
< \$2,000 Below Minimum	0.05%	0.05%
>=\$2,000 to \$24,999.99	0.15%	0.15%
>=\$25,000 to \$49,999.99	0.25%	0.25%
>=\$50,000 to \$74,999.99	0.30%	0.30%
> \$75,000	0.35%	0.35%
<b>Yield-Plus Checking – \$2,000 Minimum Deposit</b>		
< \$2,000 Below Minimum	0.05%	0.05%
>=\$2,000.00 to \$9,999.99	0.15%	0.15%
>=\$10,000.00 to \$24,999.99	0.20%	0.20%
>=\$25,000 to \$49,999.99	0.25%	0.25%
>=\$50,000 to \$74,999.99	0.30%	0.30%
> \$75,000	0.35%	0.35%
<b>Share Term Certificates (CDs) – \$500 Minimum Deposit</b>		
Special 30 month Step Up	0.55%	0.55%
91 day	0.20%	0.20%
6 month	0.25%	0.25%
12 month	0.35%	0.35%
18 month	0.45%	0.45%
24 month	0.50%	0.50%
30 month	0.65%	0.65%
36 month	0.75%	0.75%
48 month	0.85%	0.85%
60 month	0.95%	0.95%
<b>Share IRAs – Traditional And ROTH</b>		
Special 30 month Step Up	0.55%	0.55%
Variable Rate	0.40%	0.40%
Fixed Rates		
6 month	0.25%	0.25%
12 month	0.35%	0.35%
18 month	0.45%	0.45%
24 month	0.50%	0.50%
30 month	0.65%	0.65%
36 month	0.75%	0.75%
48 month	0.85%	0.85%
60 month	0.95%	0.95%

\*Annual percentage yields. All rates are subject to change without notice. For complete account terms and conditions, call or write to: Greenville Federal Credit Union, 1501 Wade Hampton Blvd., Greenville, SC 29609, (864) 235-6309 or (800) 336-6309.

**For branch hours and locations visit**  
**[www.greenvillefcu.com](http://www.greenvillefcu.com) or call 800.336.6309.**

### PhoneBranch

864.271.4391  
800.223.6361

### Phone-A-Loan

864.241.6233  
800.429.4538

### Board Of Directors

Willis Meadows, Chairman  
Don P. Dempsey, Vice-chair  
Jessie BOWENS, Secretary  
Robin Stack, Treasurer  
Dicky McCuen, Director  
Dana Crowl, Director  
Jamie McCutcheon, Director

### Supervisory Committee

Tim Toates, Chair  
Rex Rodrigue, Member  
Mike Humbert, Member