

MoneyClips

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

Summer 2016

IMPORTANT DATES:

- July 4 Independence Day, credit union closed
- Aug. 16 1st Day of School, Greenville County Schools
- Sept. 5 Labor Day, credit union closed
- Sept. 12 Charity Golf Tournament
- Oct. 10 Columbus Day, credit union closed
- Nov. 4 Shred Day, Mauldin Branch

INSIDE

- President's Column 2
- Student-run Credit Union Branch 2
- My Budget Manager 3
- GCS Employees of the Year 4
- Summer Kickoff Recap 5
- Charity Golf Tournament 6

Our rate has never been lower.



AS LOW AS
1.74% APR*
 VEHICLE LOAN
 ENDS JULY 31

Don't miss your chance.

As a not-for-profit lender, we offer our members some of the most competitive interest rates around. This spring get a low vehicle loan rate of 1.74% APR on new, pre-owned, and refinanced vehicles with less than 30,000 miles and less than two years old.

Lower rates can mean lower payments and bigger savings for you. What are you waiting for?



Greenville
 Federal
 Credit Union



Apply with our new and improved online app or visit any branch to get started.

Join and prosper.®

*Annual Percentage Rate is based on a 36-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 36-month loan with 1.74% APR would have monthly payments of \$28.54 per thousand borrowed. Rate floor is 1.74%, offer excludes current loans held by Greenville Federal Credit Union. Offer good from April 1 through July 31, 2016. ©2016, Greenville Federal Credit Union. All rights reserved. Member NCUA.



President's column.

Renovation project enters final phase with new facility.

The Greer Branch renovation is now complete. You will find a more welcoming member experience that includes amenities such as a coffee bar, member productivity area, safe deposit boxes and a coin machine. Greer's new floor plan was designed to give you options, whether you need a simple transaction or you need a more personal and in-depth consultation. Our employees are excited to walk you through the many branch features and to take care of all of your financial needs. We hope you visit the new Greer Branch soon.

Greer's completion marks the third branch renovation of four announced in early 2015. We are now ready to make significant enhancements to the Wade Hampton property. This next phase may be a little more disruptive than other renovation projects. But we ask for your continued patience and we are confident that these improvements will be worth the wait.

By the time you read this newsletter, you may have already noticed the clearing of land adjacent to the existing Wade Hampton Branch parking lot. We recently purchased that land to address several safety concerns our members have had over the years. During the first phase, we will add a separate Express Teller building along with an improved parking lot traffic design. Once complete, this facility will provide fast transactional service for our members with four drive-thru lanes and an ATM lane. We hope to have this building completed before the end of the year.

We are also very happy to announce that our members will no longer need to walk across drive-thru and ATM traffic lanes to enter the building. The new and improved design will provide a safe entry way into the Wade Hampton Branch for those members wishing to meet with our employees for their more personal financial needs. The current walking entrance will be moved to where the drive-thru lanes are now eliminating the current entry bridge. This project will also provide many upgrades to the green space of this property. We hope to have this phase of the project done by May of 2017.

As with previous improvements, the Wade Hampton Branch will provide a warmer and more welcoming office that will incorporate modern technology, new safe deposit boxes, a coin machine, and free Wi-Fi.

Thank you again for your continued support of the credit union during this improvement period. We are confident that the credit union's significant investment in our new branch design will provide our members with the service experience that they have come to expect from Greenville Federal Credit Union.

Paul Hughes
President, Greenville Federal Credit Union



New Building, Back View



Wade Hampton Branch Renovation

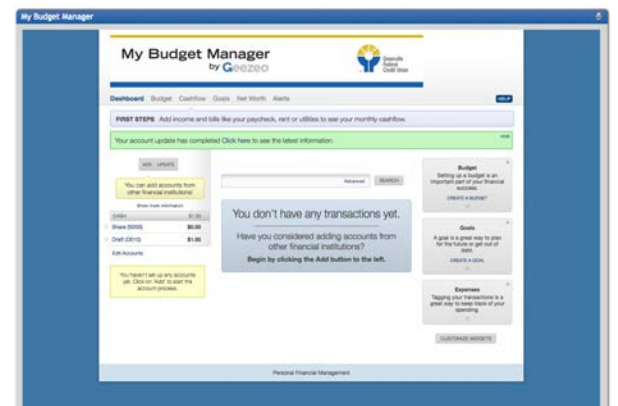
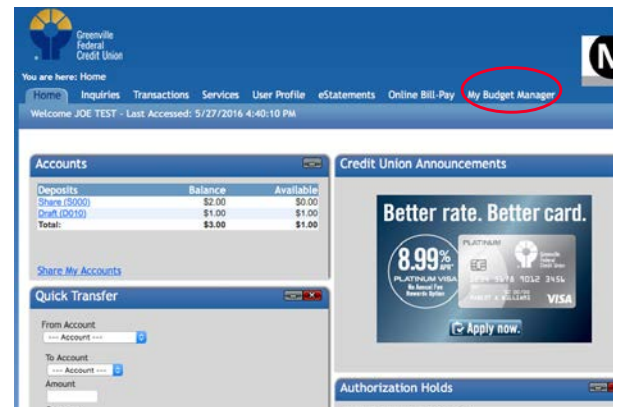
Credit union launches free, online Personal Financial Management tool.

What if you could see up-to-the-minute details of all of your financial accounts and activities in one place? Better yet, what if you could set financial goals that are specific, measurable, and achievable based on all of your account information? And, what if you could set a budget and track your progress in real time? Now you can.

Introducing: **My Budget Manager**
by **Geezeo**

The credit union is pleased to announce the launch of My Budget Manager, a free and secure personal budgeting tool within NetBranch. My Budget Manager is an online Personal Financial Manager (PFM) that allows enrolled members to import online banking account information from inside or outside the credit union into NetBranch. With one-time setup, single sign-on and intuitive navigation, My Budget Manager makes monitoring cash flow, maintaining budgets and managing financial goals convenient and easy. And, unlike other online PFM tools, account information gathered within My Budget Manager is never shared with any outside institutions.

To access My Budget Manager, log in to your NetBranch account and look for My Budget Manager in the main menu. Once you have enrolled and accepted the terms, My Budget Manager will begin to populate your information and lead you through a series of questions to help set up and customize your financial profile. For more information visit: www.greenvillefcu.com/mybudgetmanager



Gone are the days of balancing checkbooks and maintaining spreadsheets to manage income, expenses and investments. Having the ability to instantly see every transaction, from every financial account – all aggregated in one place – allows you to make informed decisions for a better financial future.

Mauldin and Greer branches now offer safe deposit boxes.

Did you know safe deposit boxes are now available at our Mauldin and Greer branches? One of the many improvements during the branch renovations was adding safe deposit boxes for our members. And they are now available at the Mauldin, Greer and Pelham Road branch locations, and will be available at the Wade Hampton location when renovations are complete.

Renting a safe deposit box can be a great way to help secure important personal documents, collectibles and family treasures. From insurance policies to your great-grandmother's ring, help keep your most important valuables from getting lost, damaged, destroyed or stolen with a safe deposit box. Our safe deposit boxes are available in a variety of sizes and are competitively priced to help you secure your possessions. Get peace of mind and visit any of these branches to open up your safe deposit box today.



Six School District Employees Named 2016 Employees of the Year.

Greenville County Schools and Greenville Federal Credit Union announced the winners of the Greenville County Schools Employee of the Year Awards at the Salute to Education banquet in May.

Winners were selected in six categories: School Support Employee of the Year, District Support Employee of the Year, Operations Employee of the Year, Assistant School Administrator of the Year, School Administrator of the Year, and District Professional Employee of the Year. Each award winner received \$500 cash and a special award commissioned by Greenville Federal Credit Union. Their school or department also received \$500 cash so all employees can share in the honor.



School Support Staff Employee of the Year

Maxi Farnsworth, Media Clerk, Sterling School

This exceptional employee has made it her life to improve students' love for reading. Maxi created a Read Cycle book swap where students can bring in their old books and trade for a new one. Her knowledge of resources makes it easy for teachers to call on her to improve their lessons with technology integration and overall planning and instruction. Maxi stays connected after school by participating in many extracurricular activities, including coordinating a birthday party for a student who is fighting cancer.

District Support Employee of the Year

Amanda Enfinger, Accounting Specialist, District Finance Department

Described as a natural problem solver, Amanda consistently goes above and beyond to ensure that all locations have what they need. She serves as the lead trainer for schools and departments in monitoring their budget expenditures. She also serves as Lawson financial trainer, traveling to each school to help new hires in their own environment. Amanda reviews all district credit card purchases, monitoring to ensure procedures are followed. She extends a helping hand without hesitation, and does it with kindness and patience.

Operations Employee of the Year

Steve McRae, Custodian/Groundskeeper, Slater-Marietta Elementary School

Every school should have a Steve McRae. He not only finds time in the day to complete his tasks while assisting teachers and others, but he also finds time to tutor a student needing help with multiplication tables. During his break or while waiting in the afternoon car line, Steve can be found tutoring the student and helping him achieve his potential. Another fun fact about Steve is that employees say they love his positive attitude and the happy tunes he hums and sings throughout the day.

District Professional Employee of the Year

Leroy Hamilton, Director of School Administrative Support, GCS Central Office

In his 40-plus years with Greenville County Schools, Leroy has served as teacher, social worker, administrative assistant, principal, executive

director, education construction liaison, assistant superintendent, and interim deputy superintendent. He has the ability to see the big picture in every position he holds. His attention to detail and problem-solving abilities make him the go-to person to solve a school or district-level problem. Recognized for taking copious notes and thoroughly investigating a situation, his attention to detail is unmatched. Leroy guided Hillcrest High through the growing pains of an overcrowded building into a new state-of-the-art facility; he led the meticulous process of naming Bell's Crossing Elementary School to reflect the area's rich history; and he assisted the district with one of the largest school construction projects in the nation.

School Administrator of the Year

Michael Delaney, Principal, Carolina High and Academy

Michael acts with unwavering dedication to the students and families of Carolina High and Academy. He is a mentor, advisor, and father figure to all of his students. He makes home visits when they miss school. He writes thank-you notes and tutors students. Seniors take a pact to graduate when they sign their names in silver pen on a custom-made graduation gown at the beginning of the year. Michael has fostered partnerships with United Way, Junior Achievement, the Greenville Zoo, and Greenville Hospital System, to name a few, that bring community leaders into the school to provide authentic learning experiences for students. He's changing the culture of Carolina High and doing "Whatever It Takes!" to see students achieve.

Assistant School Administrator of the Year

Emily Gerard, Assistant Principal, Paris Elementary School

Emily has a self-imposed early morning shift which begins before 7 AM each day. Her days are spent working with teachers on instruction, handling student discipline, and communicating with parents. She has earned the trust of the faculty and staff, and is diligent in her efforts to cultivate trust with the entire school community. Ms. Gerard keeps the school focused on a safe and healthy environment, including leading Paris in the Safe Kids, Safe Schools Initiative.

Credit union Company Partners enjoy Appreciation Night.

Summer Kickoff 2016

Greenville Federal Credit Union hosted its fifth annual Summer

Kickoff event at the Greenville Drive on May 18th. It was a beautiful summer evening at Fluor Field as more than 300 company partners, vendors and friends enjoyed dinner and the baseball game.

Greenville Federal Credit Union's Company Partner Program customizes credit union services for the specific needs of local businesses and their employees. Through this program we bring services directly to our partners' locations – making credit union membership for their employees more convenient.



Greenville Federal Credit Union's Company Partners have access to a dedicated partnership representative and financial education workshops.

It's free to become a company partner with Greenville Federal Credit Union. For more information about the Company Partner Program contact Hannah Mahaffey at hmahaffey@greenvillefcu.com.



WITHHOLDING NOTICE (Form 2317)

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your financial institution.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

Deposit a check at any time, from anywhere.

Remote Deposit Capture is here.

The credit union now offers Remote Deposit Capture through our new mobile app. Remote Deposit Capture allows you to deposit a check to your Greenville Federal Credit Union account using your mobile device. That means you can make mobile deposits from anywhere, any time of day. Funds are available same business day if deposited before 2pm, or next business day if deposited at 2pm or later. Members must be enrolled in NetBranch Online Banking in order to use Remote Deposit Capture. Visit our website to learn more about online banking through Netbranch and enroll if you aren't already.



REMOTE DEPOSIT TIP: Always endorse the back of your check with "GFCU Mobile Deposit", AND sign your name as it is on the Payee line on the front of your check.

Join us for the 5th Annual Upstate Credit Unions

Charity Golf Tournament

Benefitting



Children's Hospital
Greenville Health System

Monday, Sept. 12, 2016
The Preserve at Verdae

9:00 a.m. Shotgun Start, Captain's Choice
8:00 a.m. Registration

Course Prizes:

- Hole-in-one prizes
- 1st place team prizes
- Raffle prizes

Entry Fee Includes:

- 100% of your donation is tax-deductible
- Cart, range balls and course fees
- Team prize
- Lunch and on-course refreshments

Teams of four players \$600.00
Individuals \$200.00



Corporate Sponsorship Opportunities

GOLD \$2500 Donation

- Two Complimentary Golf Teams (8 Players)
- One Tee and one Hole Sponsorship
- Name and logo to appear as sponsor

SILVER \$1500 Donation

- One Complimentary Golf Team (4 Players)
- One Tee and one Hole Sponsorship
- Company listed as sponsor in course booklet

BRONZE \$1000 Donation

- One Complimentary Golf Team (4 Players)
- One Tee Sponsorship

Event Sponsors



CENTURY BMW



CHARITY GOLF TOURNAMENT • SEPT. 12, 2016 • REGISTRATION FORM

Company Information

Name _____

Address _____

Phone _____

Player Name

PLEASE SELECT:

- _____ \$2500 Gold Sponsor
- _____ \$1500 Silver Sponsor
- _____ \$1000 Bronze Sponsor
- _____ \$ 600 Foursome
- _____ \$ 200 Individual Player
- _____ \$ 300 Tee or Hole Sponsor
- _____ \$ 80 Team Mulligan & Red Tee (4 ea.)
- _____ \$ General Donation

Enclosed is a total of \$ _____. Entry deadline Sept. 5, 2016.

All proceeds benefit Children's Hospital of Greenville Hospital System (Children's Miracle Network.)



Children's Hospital
Greenville Health System

Send this form with check payable to:
Carolinas Credit Union Foundation
1501 Wade Hampton Boulevard
Greenville, SC 29609

For more information call 864.404.3118.

Our low mortgage rates give you more options.



As your not-for-profit financial alternative to banks, our mortgage rates have never been lower. The credit union's board of directors recently approved lowering rates for new adjustable rate mortgage applications. These new rates apply to jumbo-type loans as well. That means the as-low-as ARM rates are the same for standard loan amounts and jumbo-type loans. Whether you are looking for an ARM or fixed rate mortgage, we can help you save money with a competitive rate and lower down payment. Contact us for more details.

3.00% Two-year ARM

Initial rate and payments fixed for two years. The rate cannot change more than 1% every two years.

3.25% Five/One ARM

Initial rate and payments fixed for the first five years. After five years, the rate cannot change more than 1% each year.

Fixed Rate Mortgage

Call for rates on our 15 and 30-year fixed rate mortgages.

- See our website for current APR, payment calculations and other disclosure information.

UNAUTHORIZED ACH ENTRY FEE NOTICE

Effective September 1, 2016: A \$5 Unauthorized ACH Entry fee will be added to the credit union fee schedule. This fee will apply to those member accounts that receive unauthorized ACH credits from a financial institution and are returned to the originating financial institution.

Plan your summer getaway with our lower rate.

Finance your summer fun with a better card, better rate and the world-wide acceptance of VISA®.



Low APR

This is not an introductory rate like most credit card offers. It's simply a great rate when you decide to use your credit.

Low Cost Rewards Option - Free for the 1st Year

Every time you use your card, you can earn points redeemable for travel, electronics, home appliances, sports equipment and much more. This option does come with a small \$29 annual fee, but the credit union will pay that fee for your first year.

No Balance Transfer Fee

Consolidate multiple credit card balances to your Greenville Federal Credit Union VISA for better terms and the convenience of one monthly payment. Balance transfers are free.

No Annual Fee

As a credit union member, the privilege of owning and using your VISA® credit card costs you nothing.



Apply online at www.greenvillefcu.com or come by a branch to get started.

Loan Rate Schedule

Effective July 1, 2016

		APR ¹
VISA	Platinum	8.99%
	Classic	13.90%
	Classic Beginning	17.99%
Personal Line of Credit ²		17.99%
Personal Loan	as low as	7.99%
Share Secured ³	Quarterly variable	5.00%
Certificate Secured ⁴	3% over Index (consult certificate rates)	
New Vehicle ⁵ (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	2.24%
	60 months or less as low as	2.49%
	72 months or less as low as	2.74%
	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. ⁶	48 months or less as low as	3.49%
	60 months or less as low as	3.74%
	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 ⁷ (as low as)	90% or less loan to value	5.00%
	> 90% loan to value as low as	6.00%
Second Mortgage ⁸	as low as (contact for more details)	5.99%
Mobile Home ⁹	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 ¹⁰ (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

¹Annual Percentage Rate (APR) is subject to credit approval and can change without notice. ²Personal 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%. ³The 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%. ⁴Certificate 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%. ⁵Our 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. ⁶Real 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. ⁷Mobile 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 July 1, 2016

	Rate	APY*
Regular Share Savings		
<\$1,999.99	0.05%	0.05%
\$2,000 and up	0.10%	0.10%
Holiday Club Savings	0.05%	0.05%
Regular Share Checking	0.05%	0.05%
Yield-Plus Savings – \$2,000 Minimum Deposit		
< \$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%
Yield-Plus Checking – \$2,000 Minimum Deposit		
< \$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%
Share Term Certificates (CDs) – \$500 Minimum Deposit		
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%
Share IRAs – Traditional And ROTH		
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 or call 800.336.6309.

PhoneBranch

864.271.4391
800.223.6361

Phone-A-Loan

864.241.6233
800.429.4538

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