

MoneyClips

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

Summer 2017

IMPORTANT DATES:

- July 4 Independence Day, credit union closed
- Aug. 21 Total Solar Eclipse, 2:38 pm
- Aug. 22 1st Day of School, Greenville County Schools
- Sept. 4 Labor Day, credit union closed
- Oct. 9 Columbus Day, credit union closed

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Announcing a new travel rewards credit card.

INTRODUCING

Visa Signature®

Visa Signature®
25,000
WELCOME⁵
BONUS POINTS

3x points on travel*

1.5x points on other purchases*




Swipe. Earn. Redeem.™

Unlock a world of premium rewards and exclusive benefits with Greenville Federal Credit Union's Visa Signature card.

With 25,000 Welcome Bonus⁵ points, a low annual fee and access to unparalleled travel benefits, Greenville Federal Credit Union's Visa Signature card is among the best travel reward programs available.

Learn more and apply > www.greenvillefcu.com/visa-signature



Greenville
Federal
Credit Union

Join and prosper.®

* 5 Please see program details and disclosures at www.greenvillefcu.com. ©2017, Greenville Federal Credit Union. All rights reserved. Member NCUA.



President's column.

Announcing a new credit card with travel rewards!



The credit union is pleased to introduce our new Visa Signature® credit card. After months of research, focus groups, and product development, we can now offer a card option that allows our members to not only earn great rewards on everyday purchases, but triple rewards on travel such as airfare, hotel and car rental purchases – just in time for the summer vacation season.

Our new Visa Signature card has been specifically created for members who want a “supercharged” rewards program but without the heavy fees and limits of other big bank rewards cards. Our Visa Signature cardholders will earn 3 points for every dollar spent on travel and 1.5 points on other purchases. Best of all, the annual fee is much lower than comparable card programs. Plus, new cardholders receive 25,000 Welcome Bonus Points after spending \$2,500 within 90 days of opening an account. Points are easy to redeem. They can be converted to travel, cash, merchandise, gift cards, and donations to local charities, and Signature points are not set to expire.

In addition to this card's exceptional earning power, we added premium benefits for card holders such as VIP access to exclusive travel, dining and entertainment opportunities, roadside dispatch, lost luggage reimbursement and travel insurance. We believe the unique combination of rewards, benefits and travel protections designed into our Visa Signature program makes for a complete travel rewards card.

You can learn more about our new Visa Signature card and our entire credit card portfolio by visiting our website or talking with a member service representative at any branch. With the addition of this new travel rewards card we hope you can see your credit union truly is a full service alternative to banks, but with better service and greater value.

Thanks for your continued membership.

Paul Hughes
President, Greenville Federal Credit Union

Travel rewards designed for you.

When we asked members what kind of credit card they wish the credit union could offer, the answer was loud and clear: a travel rewards card that competes with other major travel rewards programs -- but with better value. We believe our new Visa Signature card delivers the right combination of rewards, benefits, and card holder protections at a low annual fee and great APR*.

Bonus points that jumpstart your earnings.

As a special Welcome, you will receive 25,000 bonus points⁵ when you make at least \$2,500 in purchases during the first 90 days after card activation. It's our way of thanking you for choosing Greenville Federal Credit Union's Visa Signature card.

Rewards that make it easier to get there.

Use Visa Signature to earn rewards for every purchase and you'll be on your way.

- Earn 3x points for every \$1 you spend on travel, 1.5x points on other purchases¹
- Low \$49 annual fee
- Easy redemption with options to convert your points to travel, cash, merchandise, gift cards, or donations to local charities
- Free balance transfers⁶

Benefits that make every experience extraordinary.

- VIP Access to Exclusive Travel, Dining and Entertainment Opportunities
- Visa Signature Concierge²
- Visa Signature Luxury Hotel Collection

Travel protections that give you peace of mind.

- Travel and Emergency Assistance Service⁴
- Card Security and Fraud Protection
- Emergency Card Replacement
- Emergency Cash Disbursement
- Travel Accident Insurance⁴
- Roadside Dispatch⁴
- Auto Rental Collision Damage Waiver⁴
- Lost Luggage Reimbursement⁴



*Annual Percentage Rate, 1, 2, 4, 5, 6 Please see APR and all program rules and disclosures at www.greenvillefcu.com/visa-signature.

Five 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 five categories: School 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

Kim Brice, Instructional Coach, Bethel Elementary School

Kim Brice is known for making personal connections with the staff at Bethel Elementary. She understands her role as Instructional Coach and wants to help teachers so they can help students. Her enthusiasm is contagious, drawing in teachers who have had a rough day only to leave her office with their spirits lifted. Mrs. Brice supports new teachers by modeling lessons and through quarterly meetings known as Quarters with Kim. She is always supportive and ready to pause her work to help teachers with questions or concerns. The staff describes her as having an infectious smile and energetic attitude.

Operations Employee of the Year

Marilyn Masters, Bus Driver, Donaldson Bus Center

Marilyn Masters has been a bus driver for Greenville County Schools at the Donaldson Bus Center for more than 20 years. She is responsible for opening the building at 4 AM each day. After her morning route, she returns to Donaldson Bus Center to maintain radios and cameras for more than 40 buses. She is compassionate and caring, qualities that were recently applauded when she was making a stop on her high school route where students were required to cross the road. The bus warning lights had been activated and the stop arm had been extended. Ms. Masters signaled her students to HOLD, or stay in place until signaled, while she waited for oncoming traffic to stop. A vehicle approached the bus from behind and passed the bus on the right shoulder at a considerable speed. Because Ms. Masters was following procedure to the letter, those three students are safe.

District Professional Employee of the Year

Dr. Jason McCreary, Director, Accountability and Quality Assurance

Dr. McCreary has earned the reputation for providing principals with clear guidance on navigating and understanding the state accountability policies in language that is easy to understand. Dr. McCreary is frequently called on at the state level to provide input on a variety of matters related to



L to R: Burke Royster, Matt Tebbetts, Marilyn Masters, Michael Weeks, Kim Brice, Joe Foster, Jason McCreary

testing, graduation rate, accountability, and other critical areas. Having him at the table in state-level discussions is a tremendous asset for Greenville County Schools. He initiated the development of GC Source Early Warning System that has resulted in a tool that gives teachers and administrators on-time data on student outcomes, ensuring that no student falls through the cracks. Dr. McCreary not only understands data and research, but has a passion for student success that drives him to inspire and challenge school leaders.

School Administrator of the Year

Michael Weeks, Director, Roper Mountain Science Center

Michael Weeks' vision for Roper Mountain Science Center has led to the creation of hands-on, standards-based learning labs that provide experiences that can't easily be achieved in a classroom. He nurtures relationships with community partners to raise funds for the renovation of the TC Hooper Planetarium, the launch of the Butterfly Adventure program, and an Adventure Trail which has added physical education standards to the Center's offerings. Mr. Weeks' support of staff and his commitment to open communication have allowed all employees to feel valued and successful. He is not only the face of Roper Mountain, he is also the force behind its success.

Assistant School Administrator of the Year

Joseph Foster, Freshman Class Assistant Principal, Wade Hampton High School

In his four years at Wade Hampton High, Joe Foster has made significant strides in the Freshmen Academy. He requires evidence-based grading, which means students must show mastery of the work before a grade is received. He ensures that teachers have common planning periods to provide adequate time to discuss student learning. This has resulted in a 99.4 percent promotion rate among freshmen last school year. He works with students to develop "soft skills" such as time management and perseverance. He also works diligently with ESOL students to help them assimilate into the culture of an American high school and feel a strong sense of belonging.

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, Carowinds or Biltmore Tickets
- Ordering Checks
- Counter or Teller Checks
- Updating Email Address or Phone Number
- Ordering ATM/Debit Cards
- Direct Deposit Forms



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!



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.

Curious George
Let's Get Curious!
6/3 - 9/24
Sponsored by Greenville Federal Credit Union
Upcountry History Museum
Furman University

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.

Online Bill-Pay Payment Center within NetBranch

JUST ADDED!
Payments option in the Mobile App

Students selected to run The Branch at Greenville High next school year.

The credit union has selected three returning students and seven new students to work alongside a teacher at The Branch at Greenville High for the 2017/2018 school year. The students and their teacher will train at our facilities this summer with a mix of classroom and on the job training in the branches. At the completion of the summer-long training, students will be capable of not only handling cash and opening new accounts, but also implementing growth strategies through a marketing plan developed by the students.

Students working within The Branch at Greenville High are selected through a strict application, teacher recommendation, and interview process in the spring, for the following school year. Students from each grade level are considered for positions.



The Branch at Greenville High is closed during the summer, but will resume operations when the new school year begins. The Branch serves students, faculty and staff within the school during both lunch shifts and receives operational support from a dedicated team of credit union employees.

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.


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.



Save money on your next mortgage.

 Standard | Jumbo | ARM | Fixed Rate





Lower rates for longer terms.

OFFER ENDS JULY 31, 2017.

AS LOW AS
1.99% APR*
60 MONTHS
OFFER ENDS
7/31/17

 Apply online or at any branch.

*See website for details and APR.

Braving the rain at Greer Family Fest.

In May, Greenville Federal Credit Union's mascot Clark braved the rain to join the community and credit union volunteers at the 33rd Annual Pelham Medical Center Greer Family Fest in downtown Greer. The credit union sponsored a bistro tent and invited guests to enter a drawing for a Yeti and pick up their very own Clark temporary tattoo. Clark greeted diners, entertained guests and even received dance lessons from some of his youngest fans. The highlight of the weekend was Clark's interview with WSPA 7News Chief Meteorologist Christy Henderson.



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 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 for more information.

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

REMINDER 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 4 of this newsletter for information about this service, or call 800.336.6309.

Credit union Company Partners enjoy Appreciation Night.

Greenville Federal Credit Union hosted its fifth annual Summer Kickoff event at the Greenville Drive on April 20th. 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.



Loan Rate Schedule

Effective July 1, 2017

		APR ¹
Visa	Signature ¹¹ (quarterly variable)	11.99%
	Platinum	8.99%
	Classic	13.90%
	Classic Beginning	17.99%
Personal Line of Credit ²		17.99%
Personal Loan	as low as	6.49%
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	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. ⁶	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%
Home Equity Line of Credit ⁷ (as low as)	80% or less loan to value	4.00%
	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	4.50%
	5/1-ARM as low as	5.00%

Other Mortgage Options: 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. ⁴The 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. ⁸The Annual Percentage Rate can change on a quarterly basis. The rate is determined by using an independent Index—the Wall Street Journal Prime Rate (when a range of rates has been published, the highest rate will be used)—rounded up to the next even quarter percent, and to the Index is added a margin of 7.99% points. The Index used will be the Prime Rate as of the 15th day of January, April, July, and October; and your rate can change with each monthly statement cut-off in March, June, September and December.



Savings Rate Schedule

Effective July 1, 2017

	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

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