

MoneyClips

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION Summer 2015

IMPORTANT DATES:

- July 4 Independence Day
- Aug. 18 GCS First Day of School
- Sept. 7 Labor Day, credit union closed
- Oct. 5 Charity Golf Tournament
- Oct. 12 Columbus Day, credit union closed

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We're making improvements to better serve you.



And we're just getting started.

The credit union is always looking for new services and ways to enhance existing services to help you prosper. It is our mission give you the best possible experience whenever you engage with us - whether in person, within a branch, over the phone or online. Over the next few months you'll begin to notice some exciting improvements in how we serve you - within our physical spaces as well as online, and even in our member service model. We hope you'll be as excited as we are to see it all unfold.



Read more about these exciting improvements inside.



Join and prosper.®



President's column.

Our new and improved Pelham Road Branch is ready to serve you.

By the time you read this newsletter, our construction at the Pelham Road branch will be complete. Rest assured you will find a warmer and more welcoming office that incorporates modern technology as well as a place to enjoy coffee or water while using free Wi-Fi. Our employees are excited to walk you through the branch's new features and to take care of all of your financial needs.

When you visit the newly renovated Pelham Road Branch for the first time, you'll notice the obvious changes right away – a revised floor plan, new paint, flooring, furniture. But beyond these cosmetic enhancements we're really thrilled to demonstrate our new service model and the use of technology, which put you in better control of your experience while in the branch. Learn more about these enhancements in the article below.

In July, we will begin renovations at the Mauldin Branch. This project will be a little more disruptive as we completely update the facility. I ask for your patience in advance. We will remain open

for business, but please "pardon our dust." The branch design will follow the model that is used at Pelham Road, allowing our employees to establish even better relationships with you, our member owners, and offering the same conveniences such as a coin machine, safe deposit boxes and free coffee.

The Greer Branch renovation will follow when Mauldin is complete. We hope to have it finished by the first of next year. Wade Hampton Branch should be complete by the end of 2016 and I will share more of those plans with you as we get closer.

Please stop by Pelham Road soon. We think you will be impressed and feel very welcome in your new surroundings. We hope you will join us for our Grand Re-Opening Celebration at the Pelham Road Branch in August. Look for details about this event to be announced soon.

Paul Hughes *President, Greenville Federal Credit Union*

Moving beyond the counter.



What members and visitors can expect with the credit union's new member service model.

As the credit union grows, we continue to look for better ways to provide the highest quality service and financial education to all our member owners. We are now focused on delivering a much more member-focused delivery system within our branches after significant investment and improvement in our electronic services earlier this year.

Engaging with members and visitors has never been more important. To achieve this, we are removing the traditional teller counters and positioning more of our representatives out on the floor to greet and guide members as they enter the branch. Our staff will immediately identify the type of transaction needed and direct members to the area of the branch that best fits their specific needs. Our goal with this new service model is to provide more options and reduce wait times to create a better overall experience for all members and visitors.

Our branches' floor plans are being reconfigured into specific areas designed to accommodate various transaction types—allowing members to conduct their transactions more efficiently, whether simple transactions or in-depth consultations. The new Express Teller areas are intended for simple transactions like cash or check deposits and withdrawals utilizing a video screen and tube system. For more

complex needs, such as adding new services or updating accounts, we have service "hubs" where our Member Specialists can personally assist members, face to face. Our 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.

We want our members to not only visit our branch, but to enjoy their visit. Each branch will have a waiting area that will include interactive tablets to help people join the credit union, begin a loan application, or update account information. This area will also include free WiFi, water and coffee. (And we believe our new coffee machines will rival any coffee shop in town.) Members will be able to listen to financial tips on our Bloomberg Financial TV while they wait. And our younger members will find a Youth area with customized tablets to keep them occupied with financial education games and content.

We are extremely proud of all of these improvements and look forward to offering our members and visitors better service than they have ever seen before, at any financial institution.



A better Youth Program: focusing on our “Next-Gen” membership.

Greenville Federal Credit Union’s mission is to provide our members with opportunities to prosper, including our youth. Helping kids learn how to properly manage their money is a critical skill that will benefit them the rest of their lives.

We are excited to announce enhancements to our Youth Membership Program and Youth Accounts. To help better serve our youth members, we are simplifying the Youth Membership Program by eliminating the many club account levels. Now with a Youth Membership there will be only one savings and checking account type and club cards will no longer be needed to track transactions.

Our Youth Membership Program is designed to help educate our young members about managing money within a financial institution and 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. All youth members will continue to earn interest on their accounts.

Along with their own accounts, youth members can participate in promotional giveaways and scheduled “Youth Days” at branches throughout the year. Plus, their membership offers the same perks as an adult membership, such as access to purchase discounted entertainment tickets and voting rights at the Annual Membership Meeting.

With our renovation plans, every branch will have youth focused areas for children to have fun and learn through a variety of educational games and resources. Many of these

games will be available on the credit union’s website too, so kids can continue to play at home.

There are many exciting things yet to come with our Youth Membership Program. So please stay informed by visiting the Youth Membership page on the credit union’s website. We will be adding a youth newsletter as well as a blog to keep you up to date on additional news, events and helpful tips.

Youth Membership Requirements

- Join with an adult guardian
- Open a Share Savings Account with a \$5 deposit (min.)

Youth Membership Benefits

- There is no joining fee for becoming a Youth Member
- Receive a Youth Membership Welcome Gift
- Play games that test your money smarts
- Earn fun prizes and rewards
- Receive a quarterly Youth Connection eNewsletter
- Attend free, age-specific money management workshops
- Qualify for all eligible membership perks such as access to discount entertainment tickets
- Cast your vote at our Annual Membership Meeting

Account Options for Youth Members

- Youth Share Savings Account (ages 0 - 17)
- Share Checking Account (ages 13 - 100+)
- Youth Certificate of Deposit (ages 0 - 17)



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

Six School District Employees Named 2015 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, District Professional Employee of the Year, Assistant School Administrator of the Year, and School Administrator 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

Debbie Bird, Front Office Clerk/Receptionist, Riverside High School

Mrs. Bird demonstrates grace under pressure when dealing with parents, students, faculty members, and administration. Her professionalism abounds as she multi-tasks throughout the day, paging an administrator, answering questions of callers, finding locker combinations for students, and executing a multitude of other tasks. Even the most upset parent leaves the front office with a smile because Mrs. Bird's attitude is contagious. She goes out of her way to help staff members and never makes them feel as if they are inconveniencing her.

District Support Employee of the Year

Lisa Belt, Secretary for Curriculum and Staff Development, Special Education Services

Lisa has implemented countless streamlined processes, including a system to handle all of the district's ordering, distributing and collecting duplicate text books. She also developed a system to ensure accurate information regarding the number of students with 504 plans as well as a way to track departmental offerings in professional development. The information Lisa gathers has been critical to assess the success of the department and to plan for long-range needs. She has been described as a modern-day "Rosie the Riveter" because of her constant selfless service.

District Professional Employee of the Year

Patty Fox, Coordinator of Evaluation and Professional Development, Human Resources Department

Patty's favorite word is "Yes!" from the Shining Stars Program to Summer Academy. Her willingness to take on additional tasks speaks volumes for her work ethic and commitment to the district and community. Members of her team desire to represent her and the department in the highest manner because of their tremendous respect for her efforts to improve professional development and to ensure quality evaluation procedures. Because of Patty, district programs from teacher recruitment to hiring administrative level positions have recruited the best and brightest candidates.

School Administrator of the Year

Nicky Andrews, Principal, Greenbrier Elementary School

Greenbrier Elementary is the School of Kindness, and Nicky Andrews is the Principal of Kindness. Her desk is lined with notes from staff members, thanking her for some kindness she has shown them. She sends out emails when a staff member is going through a difficult time, and brings ice cream to classrooms when students meet a goal. During Mrs. Andrews' tenure, the school has seen tremendous growth in student performance. Greenbrier has increased the percentage of student scoring Met and Exemplary on SC PASS, and has achieved a school letter grade of A for the past two years. Mrs. Andrews does not make a school decision without gathering feedback from her teachers. Most recently, Mrs. Andrews led Greenbrier to receive a \$260,000 grant to increase student achievement for at-risk students.

Operations Employee of the Year

Cynthia Cantrell, Food and Nutrition Operator, Welcome Elementary School

Miss Cindy has made lunchtime one of the best times of the day for students at Welcome Elementary. She has the ability to turn problematic children into sweet students because she holds them accountable when she sees them. She knows each child by name and makes personal connections with them. She strives to make a difference in the lives of students and teachers. Miss Cindy serves as a great role model for students.

Assistant School Administrator of the Year

Jennifer Dodds, Assistant Principal, Chandler Creek Elementary School

Jennifer brings ideas and strategies to every administrative team meeting. As an administrator in a school with an 80 percent poverty index, Jennifer spearheaded a fifth grade trip to take students to the NASCAR Museum in Charlotte to work directly with force and motion. She organized the Real Men Read program where strong male role models came to the school to read to students. She was also instrumental in bringing the Google First Technology Club to Chandler Creek to educate students about computer coding.

Credit union Company Partners enjoy Appreciation Night.

Summer Kickoff 2015

The credit union hosted its fourth annual Company

Partner Appreciation Night at the Greenville Drive game on May 19th. It was a beautiful summer evening at Fluor Field as more than 300 company partners and friends enjoyed dinner and the game.

Greenville Federal Credit Union's Company Partner Program customizes credit union services for the specific needs of local member organizations and their associates. Through this program the credit union brings services directly to our partners'

locations – making credit union membership for their employees more convenient while providing personalized service for our partners.

For more information about the Company Partner program, please visit www.greenvillefcu.com/company-partnership or contact Heidi Payne, at hpayne@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 4th Annual Credit Union

Charity Golf Tournament

Benefitting



Children's Hospital
Greenville Health System

Monday, October 5, 2015

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

\$2000 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 • OCTOBER 5, 2015 • REGISTRATION FORM

Company Information

Name _____

Address _____

Phone _____

Player Name

PLEASE SELECT:

- _____ \$2000 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. 30, 2015.

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:
Carolina's Credit Union Foundation
1501 Wade Hampton Boulevard
Greenville, SC 29609

For more information call 864.404.3118.

We've changed our mortgage rates to 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.

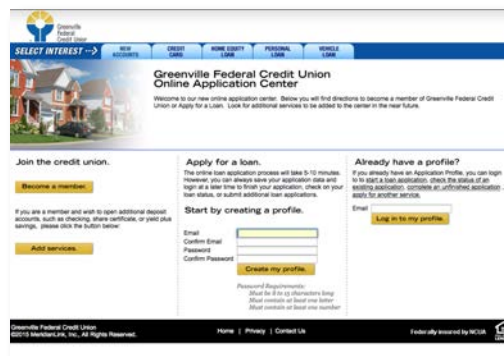
Fixed Rate Mortgage

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

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

Online loan application.

Fast. Easy. Secure. The credit union recently launched a new online loan application for vehicles, credit cards, home equity and personal loans. You can now complete a loan application from the convenience of home, work, the auto dealership, or wherever you may be when it's time to figure out your loan options. You can even sign your documents electronically and avoid a trip into a branch. Our underwriting process allows decisions to be offered more quickly than ever before. Visit <http://www.greenvillefcu.com/forms-and-applications> to begin the process.



NEW! We've added Mortgage Applications to our Online Application Center.

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, 2015

		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 or New Motorcycle (less than two years old and less than 30,000 miles)	36 months or less as low as	1.99%
	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 or New/Used RV, Boat, Trailer, etc. ⁶ (more than two years old and more than 30,000 miles)	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	3.25%
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%. 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%. ³Certificate 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%. ⁴Our definition of New and Used vehicles expands your financing opportunities; please contact a Loan Officer for details. ⁵Your 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, 2015

	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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