

# MoneyClips

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION Summer 2020

**IMPORTANT DATES:**

- July 4 Independence Day
- Aug. 17 Greenville County Schools Students' First Day
- Sept. 7 Labor Day, credit union closed
- Oct. 12 Columbus Day, credit union closed

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## Refinance for better rate and lower payment.



### Refinance your outside loan to a better rate and lower payment.

Do you have a current loan with an outside lender? We will beat other lenders' rates by a quarter percent\*. If your existing rate (excluding automobile manufacturer and captive finance company 0% rate offers) is for comparable terms and collateral requirements, we can refinance your vehicle at a better rate. And, we will pay your title and lien recording fees.

A lower payment can help free up your monthly budget. What are you waiting for?

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Greenville  
Federal  
Credit Union

Our community-based charter allows anyone who lives, works, worships, or attends school in Greenville County to join.

Join and prosper.®

\*Annual Percentage Rate is based on a 60-month term. Minimum loan amount for this offer is \$5,000. A 60-month loan with 2.99% APR would have monthly payments of \$18.01 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 July 1 through August 31, 2020. First payment can be delayed up to 60 days from closing. ©2020, Greenville Federal Credit Union. All rights reserved. Member NCUA.



# President's column.

## When a little over 3 months seems like a lot longer...

It seems like so long ago when the credit union closed its lobbies because of the COVID-19 virus. This happened within 3 weeks of our core computer conversion. We all endured so much disruption in a very short period.

I will start by thanking you for your patience and understanding. I know you are likely tiring of phrases like "new normal," "challenging times," and "we are all in this together." When the virus numbers improved and the government began to open things up, we opened our lobbies for our members on June the 1st. Although we are not doing teller transactions inside, we are able to provide the personal service that you have come to expect from the team at Greenville Federal Credit Union. We will open the branch lobbies for teller transactions only when we feel that it is safe for you, our members, and our staff. Our Drive Thru hours beginning July 6th will be 8:30 to 5:30 Monday through Thursday and 8:30 to 6:00 on Friday. Lobby hours will remain the same at 9:00 to 5:00 Monday through Thursday and 9:00 to 6:00 on Friday.

As the economy slowly begins to rebound and our fellow citizens are returning to work, what can the credit union do to help get our members back on their feet?

1. Can we improve your debts/payments to alleviate some of the stress that you are feeling?
2. Are you in need of a short-term loan to provide necessary cash to get through this temporary difficulty? We have personal loans at low interest rates to help you.

3. Would it be a good time to refinance your mortgage? Depending on your current mortgage, interest rates are at historic lows. We would love to see if we can help reduce your payments.
4. Do you feel the need to set up a personal savings plan? We can help you there too.

Please take an objective look at your financial situation. If it is too stressful for you to even think about it, please come in and let us help you. We have been here for you for over 50 years and we are here for you now. If we can help eliminate even a small amount of your financial stress and anxiety, it will be time well spent with our knowledgeable and encouraging team.

Thank you again for your patience as we continue to move forward.

Paul Hughes

President and CEO, Greenville Federal Credit Union

**Beginning Monday, July 6 our hours will change.**

**The Drive Thru and Contact Center hours will change to  
8:30 AM to 5:30 PM, Monday-Thursday; 8:30 AM to 6 PM, Friday**

Lobby hours are 9 AM - 5 PM, M-Th, 9 AM - 6 PM Fri. and will continue to be open for limited services.

## Annual Meeting Rescheduled to July 21 at 10 AM at the Wade Hampton Branch.

Greenville Federal Credit Union will host its Annual Meeting on Tuesday, July 21, at 10 AM at the Wade Hampton branch location, 1501 Wade Hampton Boulevard. In an effort to prioritize the health and safety of attendees, the meeting will be held outside and the agenda will be condensed to a shorter duration and format. The following additional safety measures will be applied:

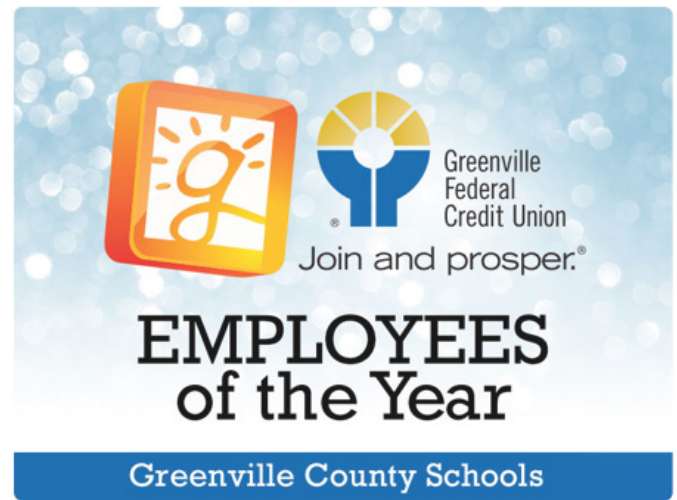
- Seating will be provided with appropriate physical spacing.
- Masks and hand sanitizer will be available for attendees.
- Individual sign-in slips and pens will be provided to each attendee.
- The meeting agenda will be condensed to include only reports from the Board of Directors and President, and the election of Board Members.
- There will be no refreshments, door prizes, or giveaways. Bottled water will be available.

The 2019 Annual Report and minutes from the meeting will be shared on our website for any who are unable to attend this year's meeting. *The credit union will continue to closely monitor the COVID-19 health crisis and may adjust the event plans as necessary. Additional notice of any changes will be provided. Thank you for your patience as we navigate this evolving situation together.*

# Celebrating Greenville County Schools 2020 Employees of the Year.

GREENVILLE, SC – Greenville County Schools and Greenville Federal Credit Union have announced the recipients of the 2020 Greenville County Schools Employee of the Year Awards. The announcements were made at the end of May through surprise Zoom visits from Superintendent Burke Royster.

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



## School Support Employee of the Year

**Blair Haag, Instructional Coach, Greenville High Academy**

Mrs. Haag is driven to help make teachers' jobs easier. In anticipation of Chromebooks for all students, she planned a professional development program to train teachers on using Google Classroom and Google Apps. She designs post cards that teachers can send to parents with updates on their child's progress. She is actively involved in the school's Spirit Week and organizes football recruiting efforts. Mrs. Haag assists Student Council with Spirit Week, provides support for the PTSA and Booster Club, and has reimagined the SIC Report to the Community that has resulted in multiple state awards.

## District Support Employee of the Year

**Lacey Cobb, Secretary for Associate Superintendent of Operations, Central Office**

From her first day on the job three years ago, Lacey Cobb's engaging and outgoing personality makes everyone want to be around her. Her attention to detail, efficiency, and thoroughness make her an excellent asset for Greenville County Schools. She has provided positive improvements in the Administrative Pool selection process, and she is instrumental on the District Emergency Response Team, Inclement Weather Response Team, and developing processes for field trips.

## Operations Employee of the Year

**Joe Urban, Director, Food and Nutrition Services**

Joe Urban reimagined the GCS school lunch program by implementing the preparation of healthy food, adhering to strict nutrition standards, navigating student food allergies, and offering exceptional customer service. Urban trained his food service staff of 750 to make meals from scratch, to involve students in meal planning, and to expose students to careers in food services. Most recently, Mr. Urban has led the distribution efforts of more than one million meals to students throughout the county during COVID-19. Both Urban and the Food and Nutrition Services department have been recognized for providing some of the highest quality and nutritious school food in the country.

## Assistant School Administrator of the Year

**Kelly Sanderson, Assistant Principal, Greenville High Academy**

As eleventh grade school administrator, Mrs. Sanderson's positivity is infectious not only to her students and teachers, but to everyone at Greenville High Academy. She sends home postcards and puts goodies in staff boxes as tokens of appreciation. As Seat Time Recovery coordinator, she developed a reporting procedure that more easily communicated students' needs to teachers, parents, and students. She ensures substitutes get a treat when they check in, and thanks them when they leave.

## School Administrator of the Year

**Damon Qualls, Principal, Monaview Elementary**

Teachers enjoy coming to work at Monaview Elementary School because of the positive culture Mr. Qualls has created. His ideas include staff spirit days, \$100 giveaways on the 100th day of school, personalized cards, and emails that say "I appreciate you." Even the school building has been transformed, with the addition of colorful paint, mirrors on the hallways, and Monaview Lion artwork. His emphasis on literacy has made a difference through the development of a Men Who Read program. Through open communication, teachers are moving academics forward as evidenced by the school's Excellent Report Card rating.

## District Professional Employee of the Year

**Jeff McCoy, Associate Superintendent for Academics, Central Office**

Jeff McCoy has been described as a visionary who has moved student achievement forward. He implemented the rollout of Chromebooks to all students in grades 3 through 12. He works daily to ensure that every student is treated fairly, from books that are read in the first grade to making sure a high school senior meets graduation requirements. Mr. McCoy's vision can be easily described in the district's implementation of eLearning as a result of COVID-19. The sudden change from face-to-face learning to learning at home brought about challenges for continuous and effective student learning. Thanks to Mr. McCoy's countless hours to create and roll out an eLearning platform and provide supports for students and parents, GCS is completely changing the way we teach.



# Upstate Sports Awards.



Wade Hampton High School boys lacrosse player Evan Bolling poses for a portrait in front of his home Sunday, May 10, 2020. Bolling is the 2019-20 All Upstate Heart & Desire award winner. Photo taken by Josh Morgan for the Greenville News

On Wednesday, May 27, the credit union had the pleasure of helping recognize and celebrate our

community's high school athletes, teams, and coaches during the annual Greenville News Upstate Sports Awards program. The credit union had the special opportunity to present this year's "Heart and Desire" award to Wade Hampton High School senior Evan Bolling. Voted on by the sports writers and coaches, this award goes to the high school student who may not be the number one player on the team – but they celebrate the achievements of others, encourage team spirit, and shows respect to everyone. They are often referred to as the "Heart" of the team. See all the winners [here](#). **Congratulations Evan Bolling!**

At a young age, Evan endured numerous respiratory infections and other illnesses. After several hospitalizations and emergency procedures, he was diagnosed with CVID, an antibody deficiency that leaves the immune system unable to defend against bacteria and viruses.

For seven years he had monthly infusions to help him fight the conditions, but he had to stop when the drugs began giving him aseptic viral meningitis after every session. Since then, he has switched to an infusion program that involves three injections in his stomach and allows him, as he says, "to live in the world for the week."

That has included baseball and football and, for the past five years, varsity lacrosse at Wade Hampton High, including serving as team captain. He graduated with a 4.4 grade-point average and in the fall will go on to the University of South Carolina to study engineering.

## Forbes names Greenville Federal Credit Union to List of Best Credit Unions in South Carolina for the 2nd Year.



**Greenville, SC (June 25, 2020)** – For the second year, global media company Forbes Magazine has ranked Greenville Federal Credit Union among its 2020 America's Best Credit Unions list for South Carolina. See full [list](#).

Forbes partnered with market research firm Statista to produce its third annual look at the Best Credit Unions in Each State. Nearly 25,000 customers in the U.S. were surveyed for their opinions on their current and former banking relationships. **Of the 5,236 credit unions nationwide, just 3.5% made the list.**

Forbes said that credit unions were rated and scored on overall recommendations and satisfaction, as well as five additional factors: trust, terms and conditions, branch services, digital services, and financial advice.

"This ranking is a testament to everything that our credit union does to take care of our member owners. It takes everyone on our team working together with a member service mindset and a singleness of focus," Paul Hughes, President and CEO of Greenville Federal Credit Union. "To find ourselves among this group of large and worthy credit unions in South Carolina and across the country is an affirmation of our members' continued support and loyalty, and our employees' dedication to outstanding service." said Hughes.

# Fraud Prevention: Don't get tricked into becoming a Money Mule.

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## What is a Money Mule scam?

**BEWARE:** Don't get tricked into becoming a Money Mule! If someone sends you money and then asks you to send it to someone else, STOP. You could be what some call a "money mule" — a person scammers use to transfer stolen money by getting you to buy gift cards, wire money or withdraw cash from your personal account.



Scammers might recruit you through online job ads, prize offers, or dating websites. Or, they may ask you to do it as a "favor" for a distant relative or acquaintance.

They don't tell you the money is stolen, and they are lying about the reason to send it. If you share your account information with them, they may misuse it and ***you could get into legal trouble.***

## How to Avoid a Money Mule Scam

- Never use your own bank account, or open one in your name, to transfer money for an employer.
- Never pay to collect a prize or move any money out of your "winnings"
- Never send money to an online love interest, even if he or she sends you a check first

Learn more at: <https://www.consumer.ftc.gov/blog/2020/03/whats-money-mule-scam>

# Fraud Prevention Tip: Do not respond.

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## CUNA Mutual Group advises members to take precautions when utilizing Peer-to-Peer (P2P) payment services.

According to CUNA Mutual Group, credit unions have reported fraudulent transactions involving Peer-to-Peer (P2P) payment services. Their members are being scammed into providing fraudsters with their debit card details, online banking login credentials as well as one-time-passcodes transmitted for online banking logins. In some cases, fraudsters impersonate members to request a change in member mobile phone numbers used to transmit one-time-passcodes. Once logged into the account, fraudsters use Peer-to-Peer (P2P) payments service to transfer funds out of member accounts.

CUNA Mutual Group advises members to be mindful of incoming text messages or voice calls and follow these precautions:

- Do not respond to SMS text messages, voice calls, or messages received from what appears to be your credit union. Instead, call the credit union directly using a reliable phone number to question any SMS text messages or voice calls purportedly from the credit union
- Never provide personal information, debit card or account details, or online banking credentials in response to SMS text messages or phone calls purportedly from the credit union
- Avoid clicking on links or calling a telephone number contained within text messages received
- If you suspect a scam, call your credit union directly at the number listed on your monthly statement

**If you have any questions or concerns regarding the security of your account or information feel free to contact the credit union directly. Visit our [Fraud Prevention](#) page for additional tips.**

# Is a scammer getting unemployment benefits in your name?

In a large-scale scam erupting in the midst of the Coronavirus pandemic, imposters are filing claims for unemployment benefits, using the names and personal information of people who have not filed claims. People learn about the fraud when they get a notice from their state unemployment benefits office or their employer about their supposed application for benefits.

If this happens to you, it means someone is misusing your personal information, including your Social Security number and date of birth. Act fast. Here are steps that can help you protect your finances and your credit:

- Report the fraud to your employer. Keep a record of who you spoke with and when.
- Report the fraud to your state unemployment benefits agency. You can find state agencies [here](#).
  - » If possible, report the fraud online. An online report will save you time and be easier for the agency to process.
  - » Keep any confirmation or case number you get. If you speak with anyone, keep a record of who you spoke with and when.
- Visit [IdentityTheft.gov](https://www.identitytheft.gov) to report the fraud to the Federal Trade Commission and get help with the next important recovery steps. These include placing a free, one-year fraud alert on your credit, getting your free credit reports, and closing any fraudulent accounts opened in your name. [IdentityTheft.gov](https://www.identitytheft.gov) also will help you add a free extended fraud alert or credit freeze to your credit report. These make it more difficult for an identity thief to open new accounts in your name.
- Review your credit reports often. For the next year, you can check your reports every week for free through [AnnualCreditReport.com](https://www.annualcreditreport.com). This can help you spot any new fraud quickly.

“But sometimes payments get sent to the real person’s account, instead. If this happens to you, the imposters may call, text, or email to try to get you to send some or all of the money to them.”

One other thing: The unemployment payments usually are deposited to accounts the imposters control. But sometimes payments get sent to the real person’s account, instead. If this happens to you, the imposters may call, text, or email to try to get you to send some or all of the money to them. They may pretend to be your state unemployment agency and say the money was sent by mistake. This is a money mule scam and participating in one could cause you more difficulties.

If you get benefits you never applied for, report it to your state unemployment agency and ask for instructions. Don’t respond to any calls, emails, or text messages telling you to wire money, send cash, or put money on gift cards. Your state agency will never tell you to repay money that way. Anyone who tells you to do those things is a scammer. Every time.

*Article by Seena Gressin Attorney, Division of Consumer & Business Education, Federal Trade Commission*

## NOTICE

Effective July 1, 2020, the "Your Ability to Withdraw Funds Policy" will have the following two beneficial changes for check holds:

- The next day availability will increase from \$200 to \$225, and
- The exception hold for large deposit of checks totaling \$5,000 will increase to \$5,525.

## ANNUAL NOTICE: VISA® DEBIT CARD AND NON-VISA® DEBIT TRANSACTIONS

You may use your Card/Access Device without a PIN for certain transactions through a PIN-Debit network (which is a non-Visa® network) such as ACCEL/Exchange, CO-OP, NYCE, Pulse, and STAR. Provisions of the Electronic Funds Transfer agreement we have with you do not apply to transactions processed through PIN-Debit networks. To initiate a Visa® debit transaction you may sign a receipt, provide a card number over the phone or Internet, or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa® network. Ask the merchant before processing your transaction if you are unsure. Only transactions applicable to Visa® network transactions are subject to Visa's limited loss liability provisions.

# Greenville Federal Credit Union Sponsors “Dinner on Us” Giveaway.



In April Greenville Federal Credit Union, in partnership with GVLToday, announced that it was sponsoring “Dinner on Us”, a four-week giveaway program taking place in April and May. Each week for four weeks, one random winner was drawn to receive five \$100 gift cards to five local restaurants of their choosing (\$500 total value per winner).

As local restaurants all across Greenville County are struggling to stay afloat amidst the COVID-19 pandemic, “Dinner on Us” offered a much-needed spotlight while they await their return to full-service operations.

“Almost daily, the credit union hears about the challenges our small businesses are facing, and local restaurants have been hit especially hard by social distancing,” said Paul Hughes, CEO of Greenville Federal Credit Union. “We wanted to find a way to provide support in a unique and

impactful way. As a foodie town, we know that Greenvillians are fiercely loyal to the restaurants they love and will rally to help promote and support them.”

The giveaway, administered by GVLToday, was hosted on Instagram each week for four weeks. Anyone could enter by tagging their five favorite local restaurants and a friend in the weekly post and following the credit union and GVLToday. The winners were announced the following week and received \$500 in gift cards. 20 restaurants received support through gift card sales, and multiple restaurants were promoted over the course of the contest.

“Dinner on Us” winners can use those gift cards to order take-out, delivery – or even donate them to healthcare workers or a family in need.

“Since 1968 our credit union has been committed to serving the Greenville community in as many ways as we can,” continued Hughes. “We hope these gift cards will provide some joy for the winners, which perhaps they will share with others, as well as a much-needed boost for the restaurants that get featured.”

**Planning home improvements?**

**Our HELOC lets you do more with less.**

 **Apply online.**

**NCUA**

## 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.



# Financial Tip: It's time to consider refinancing your loans.

## Need to reduce your spending? Consider refinancing your loans.

Let's be honest...reducing your monthly expenses isn't always as easy as it sounds. There are only so many ways to cut back. Sure, you can switch cable providers or phone plans, use coupons, buy only necessities, but those savings are usually minimal. You want to save money...a sum of money you can actually see in your accounts.



One of the easiest ways to reduce your monthly spending is by refinancing your current loans. After all, your largest monthly expenses are usually your loans (home loans, auto loans, credit cards). So why wouldn't they also be the source of your biggest savings? They are.

Let's look at auto loan refinancing.

### What is auto loan refinancing?

Refinancing your auto loan may sound complex, but it's actually quite the opposite. When you originally purchased your vehicle, you probably financed it with a loan from the dealership or another financial institution. By refinancing your loan, you are simply switching it from your current lender to a new one.

Typically auto loan refinancing is done to save money, but there are actually several reasons you might consider switching your auto loan to the credit union.

For example, imagine your auto loan balance is **\$25,000**, and your current rate is **6% APR**. With a term of **60 months**, lowering your interest rate by just **2%** could save you a significant amount of money. By refinancing, you could save **\$22.91** per month and **\$1,374.42** in interest over the life of the loan.

### Why would you choose to refinance?

The most common reason to refinance your auto loan is to take advantage of better loan rates. If loan rates have decreased since you originally purchased your vehicle, refinancing gives you the option to take advantage of the lower rates and pay less interest on your loan. Or, perhaps your credit score improved, and you qualify for better rates. Both these options can help you save money each month and over the life of your loan.

### How refinancing works.

Auto loan refinancing is a simple process. You'll need to apply and provide your current auto loan paperwork, including the payoff amount, to the credit union. Once reviewed and approved for the auto loan refinance, the credit union will pay off the loan with your current lender.

A new loan will be created at the credit union, which will include your new payment and payment schedule. The entire process takes very little time and could help you save money each month going forward. Most of the refinance process can be handled without ever needing to visit a branch.

### We're here to help.

If you're ready to put more money back in your pocket each month by refinancing your auto loan, we're here to help. You can start your application online, stop by any branch location, or give us a call at 800.336.6309.

While you're at it, take a look at your mortgage, home equity loan, personal, or student loans. We can help with those, too.

This article is for educational purposes only. Please contact the credit union for guidance on your specific needs.



## Loan Rate Schedule

Effective July 1, 2020

		APR <sup>1</sup>
Visa	Signature <sup>11</sup> (quarterly variable)	12.49%
	Platinum	8.99% or 13.90%
	Access	17.99%
Personal Line of Credit <sup>2</sup>		17.99%
Personal Loan	as low as	8.49%
Share Secured <sup>3</sup>	Quarterly variable	3.50%
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	2.74%
	48 months or less as low as	2.99%
	60 months or less as low as	2.99%
	72 months or less as low as	3.49%
	84 months or less as low as	3.99%
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	3.99%
	60 months or less as low as	4.24%
	72 months or less as low as	4.99%
	84 months or less as low as	5.99%
Home Equity Line of Credit <sup>7</sup> (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 <sup>8</sup>	as low as (contact for more details)	4.99%
Mobile Home <sup>9</sup>	75% loan to value as low as	7.24%
Unimproved Property	2YR-ARM as low as	6.25%
	5/1-ARM as low as	7.00%
Mortgages <sup>10</sup> (Rates include Jumbo loans)	2YR-ARM as low as	2.75%
	5/1-ARM as low as	3.125%
Investment/ Rental Property	2YR-ARM as low as	5.50%
	5/1-ARM as low as	6.25%

Other Mortgage Options: 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>5,6</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>7,8,9</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>10</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. <sup>11</sup>The 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, 2020

	Rate	APY <sup>*</sup>
<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	0.40%	0.40%
>=\$25,000 to \$49,999.99	0.50%	0.50%
>=\$50,000 to \$74,999.99	0.65%	0.65%
> \$75,000	0.85%	0.85%
<b>Yield-Plus Checking – \$2,000 Minimum Deposit</b>		
< \$2,000 Below Minimum	0.05%	0.05%
>=\$2,000.00 to \$9,999.99	0.25%	0.25%
>=\$10,000.00 to \$24,999.99	0.40%	0.40%
>=\$25,000 to \$49,999.99	0.50%	0.50%
>=\$50,000 to \$74,999.99	0.60%	0.60%
> \$75,000	0.80%	0.80%
<b>Share Term Certificates (CDs) – \$500 Minimum Deposit</b>		
30 month Step Up	0.85%	0.85%
91 day	0.35%	0.35%
6 month	0.50%	0.50%
12 month	0.65%	0.65%
18 month	0.75%	0.75%
24 month	0.90%	0.90%
30 month	0.95%	0.95%
36 month	1.10%	1.11%
48 month	1.20%	1.21%
60 month	1.25%	1.26%
<b>Share IRAs – Traditional And ROTH</b>		
30 month Step Up	0.85%	0.85%
Variable Rate	0.75%	0.75%
Fixed Rates		
12 month	0.65%	0.65%
18 month	0.75%	0.75%
24 month	0.90%	0.90%
30 month	0.95%	0.95%
36 month	1.10%	1.11%
48 month	1.20%	1.21%
60 month	1.25%	1.26%

<sup>\*</sup>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

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Dana Crowl, Vice-Chair  
Jessie Bowns, Secretary  
Robin Stack, Treasurer  
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Jamie McCutcheon, Director  
Tim Toates, Director

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Mike Humbert, Member  
Steve Holcombe, Member

