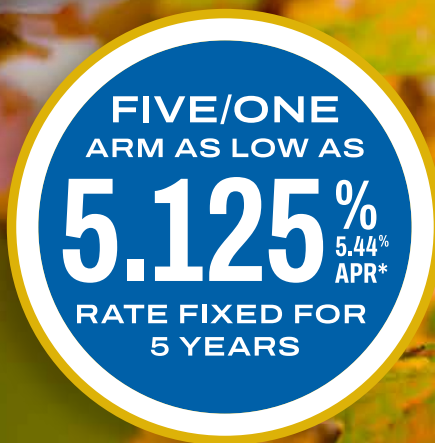


MONEYCLIPS | FALL 2025

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

You shouldn't have to wait for your dream home.



Our ARM options can help put your dream within reach.

As a not-for-profit alternative to banks, Greenville Federal Credit Union offers access to some of the best mortgage rates and options available – Adjustable or Fixed. Our Five-Year Adjustable-Rate Mortgage (ARM) offers a competitive fixed rate for five years, then adjusts up or down based on current market index and margin.

- **Borrow up to 97%+ loan to value**
- **Initial rate and payments fixed for five years**
- **No PMI up to 90% LTV***
- **Lower down payment**

Apply online at www.greenvillefcu.com or visit any branch to get started.

*Five/One Adjustable-Rate Mortgage (ARM): Annual Percentage Rate (APR) quoted assumes our Five/One ARM of \$100,000 without private mortgage insurance (PMI) for a term of 30 years. Initial interest rate of 5.125%. Initial monthly principal and interest of \$521.65. Rate floor is 4.00%. *For first-time home-buyers, 95% after. Escrow may be required. PMI is not required unless you borrow more than 90% loan to value (LTV). APR includes 1% origination fee and 30 days interim interest paid at closing. This limited-time rate applies to new loans and refinanced loan amounts not currently held by the credit union. Limited to borrower's primary or secondary homes located in SC. Adjustable rates cannot change more than 8% over the life of the loan. Excludes attorney, title, tax, recording, survey, pest inspection, and other fees. \$825 appraisal and \$10 flood certification are required. Other closing costs may apply. Initial rate set independent of current index plus margin. Other property and underwriting restrictions apply. Mortgage Loan rates are subject to creditworthiness and credit approval. Not all applicants will qualify. Programs, rates, terms, and conditions are subject to change without notice. Member NCUA. ©2025 Greenville Federal Credit Union. All rights reserved.



Greenville
Federal
Credit Union

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

800.336.6309 | greenvillefcu.com    

Join and prosper.®

INSIDE THIS ISSUE.

- 03 Credit Union Honors
Two Emerging Teachers of
the Year
- 04 Annual Meeting Recap
- 05 Teacher Grants Awarded
- 06 Pelham Branch
Construction
- 07 Student Accounts
Available
- 09 Thanks and Giving Drive
- 10 Student Scholarships
Open

IMPORTANT DATES.

Holiday Closings

- Columbus Day
October 13
- Veterans Day
November 11
- Thanksgiving Day
November 27
- Christmas Eve
December 24
Closed at 2:00 PM
- Christmas Day
December 25
- New Year's Day
January 1

PRESIDENT'S COLUMN

Interest rates appear to be going down. What should I do?



Earlier this month, the Federal Reserve lowered the Federal Funds rate by 0.25%. Although this was priced into the market, more rate cuts are expected, but the number and timing of these cuts are unknown. So, what is the best way to prepare for a down-rate environment?

1. If you are able, invest in Certificates of Deposit (CDs) that have a somewhat longer maturity. This way, you can lock in higher rates as the market goes down. I know this is sometimes difficult to do psychologically when you fear rates will rise again.
2. Invest your funds in both long and short-term investments. With this strategy, you will be prepared to reinvest your shorter-term investments should rates go up.
3. Explore our "[Liquid CD](#)" option. You can lock in a great rate but have the flexibility to add or withdraw funds up to 50% of your initial deposit without penalty. This hybrid savings account gives you options to smooth out your finances.
4. Consider refinancing your car or truck loan to save money on interest. We can even help you calculate potential savings.

5. Make sure your investments are federally insured through either NCUA or FDIC. Occasionally, you will see high rates being advertised that are not insured. Unless you are prepared to lose that money, it's not worth it. [Your savings at the credit union are federally insured to at least \\$250,000 and backed by the full faith and credit of the U.S. government.](#)

No one knows exactly what interest rates will do in the future. We make educated guesses and try to give sound advice. Hedging your bets is the best way to ensure sound investments. Remember the adage you learned as a child: "Don't put all of your eggs in one basket!"

Please reach out to us if you have questions. We are here to help.

Paul Hughes

*President and CEO,
Greenville Federal Credit Union*

Thank you to all of our members for making us so amazing!



THE CREDIT UNION CELEBRATES THE TEACHER OF THE YEAR, AND HONORS TWO EMERGING TEACHERS OF THE YEAR



Pictured: Award recipient Morgan Smith with Superintendent Dr. Burke Royster

On August 7th, we attended the Greenville County Schools Teacher of the Year breakfast, where Robert E. Cashion Elementary School teacher Morgan Smith was named the 2025-2026 Teacher of the Year!

Hearing Morgan's story was truly inspiring, and we couldn't be prouder of her and her accomplishments.

Staying true to our roots, we love sponsoring programs like the Teacher of the Year because we know our dedicated teachers are shaping the future of our community by instilling knowledge and kindness in younger generations.

Congratulations again, Morgan, and congratulations to all of the finalists!



Pictured: Award recipient Maddie Smith with Superintendent Dr. Burke Royster and credit union President Paul Hughes



Pictured: Award recipient Jeremy Dodd with Superintendent Dr. Burke Royster and credit union President Paul Hughes

Alongside Greenville County Schools, we announced the winners of the 2025-26 Greenville County Schools Emerging Teachers of the Year Awards.

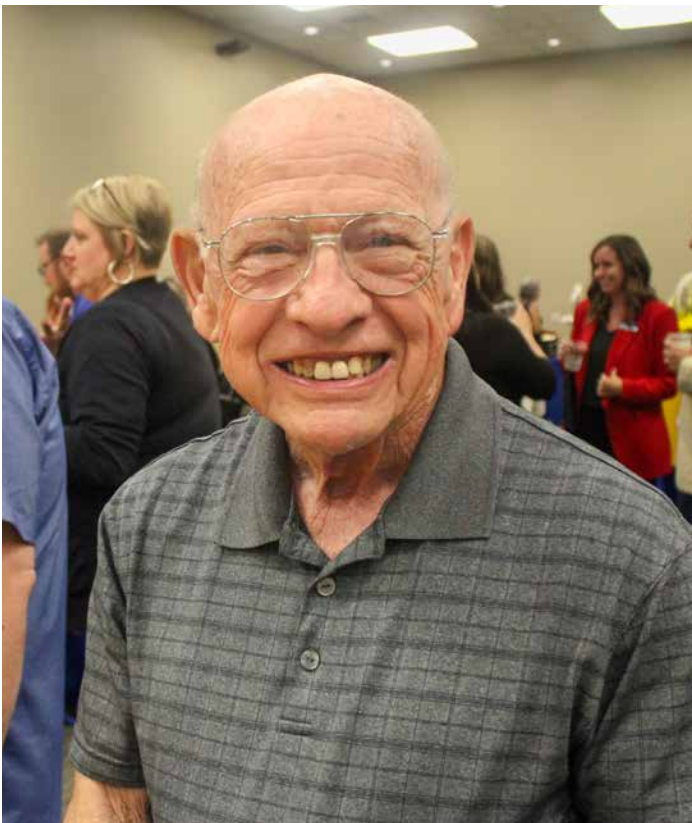
The Emerging Teachers of the Year Program, sponsored by Greenville Federal Credit Union, recognizes two second or third-year teachers for outstanding performance. The 2024-25 Emerging Teachers of the Year are Maddie Smith, a third-grade teacher at Gateway Elementary School, and Jeremy Dodd, the aerospace technologies instructor at the CTE Innovation Center. Both were presented with awards and prizes by Superintendent Dr. Burke Royster and credit union President Paul Hughes during the Teacher of the Year breakfast. Each winner received \$500, a crystal award, and \$500 for their school. Congratulations to these outstanding teachers!

CREDIT UNION'S 57TH ANNUAL MEETING

The credit union's 57th Annual Meeting was held at the Greenville Convention Center on Tuesday, July 22, 2025. This year's agenda included a review of 2024 financials, remarks made by the President and several board members, and the giveaway of some fabulous door prizes.

The meeting also included the re-election of board members Jessie Bowens and Debbie Corzine. We are pleased to announce that each will serve a three-year term on the credit union's Board of Directors.

Thank you to all who attended and participated in the 57th Annual Meeting. Your involvement is a testament to the credit union difference and the importance of member ownership. We thank the staff of the Greenville Convention Center for hosting the event and helping to make this year's Annual Meeting a success



GREENVILLE FEDERAL CREDIT UNION AWARDS 20 GRANTS TO LOCAL TEACHERS

Greenville Federal Credit Union announced the recipients of 20, \$500 grants to Greenville County Schools teachers as part of its Teacher Grants program. The annual grants program is designed to help teachers fund projects or needs within their classrooms for the upcoming school year.

During the summer, the credit union received over 300 applications representing 87 different elementary, middle, high, and special focus schools across Greenville County were submitted. The grant requests covered a wide range of projects and needs – from STEAM kits to goats, morning news show equipment, and refurbishing instruments.

“Teachers in our community are doing all they can to inspire curiosity and learning in their classrooms. We know these grants will give them the extra support they need to continue to deliver great lessons and experiences for their students,” said Paul Hughes, credit union President and CEO.

This year’s grants will be applied to initiatives across a variety of subject areas, including academics, arts, athletics, student wellness, enrichment, outdoor spaces, and career and technical education (CTE) programs.



Pictured: Megan Quackenbush, Sue Cleveland Elementary

The 2025 Greenville Federal Credit Union Foundation Teacher Grant recipients are:

- Wendy Barnes – Mauldin High School
- Stephanie Castro – Sterling School
- Michael Cheek – East North Street Academy
- Lacy Cooper – Mountain View Elementary School
- Erica Drew – Duncan Chapel Elementary School
- Dakota Fordree – Blue Ridge High School
- Kerfiellia Jacobs – Travelers Rest High School
- Megan Johnson-Barnes – Southside High School
- Angela Kay – Plain Elementary School
- David Langston – Crestview Elementary School
- Jacqueline Martin -Tanglewood Elementary School
- Jessica Moyles – Berea Elementary School
- Theresa Neuburger – Lakeview Middle School
- Rebecca Page – Greer Middle School
- Jake Pittillo – Chandler Creek Elementary
- Megan Quackenbush – Sue Cleveland Elementary
- Tiffany Reeves – CTE Innovation Center
- Bria Starkes - Beck Academy
- Madi Thomas – Greer High School
- Joy Vickery – Oakview Elementary School

The Teacher Grants program is part of the Greenville Federal Credit Union Foundation, which exists to promote local prosperity by providing grants, educational scholarships, and other funding support for individuals and non-profit, community-based programs within Greenville County, SC, with a primary focus on youth and education. The Foundation relies on financial support from the credit union and on donations from members, business partners, and the public. Funding is managed through a charitable donation account by the credit union’s philanthropic partner, Carolina’s Credit Union Foundation, a 501(c)(3), grant-making public foundation supported by the credit union system in the Carolinas.

For more information about the Greenville Federal Credit Union Foundation and the Teacher Grants program, visit www.greenvillefcu.com/foundation.

PARDON OUR DUST



PELHAM EXTERIOR RENOVATION

Our Pelham Branch has become a mainstay along Pelham Road, and that's why we're excited to announce its exterior renovation!

Once the renovations are complete, the outside of the Pelham Road Branch will be as sleek and modern as the inside. Plus, the branch will be getting a brand-new monument sign! This will be an exciting addition to the branch, as well as a bright new beacon along Pelham Road.

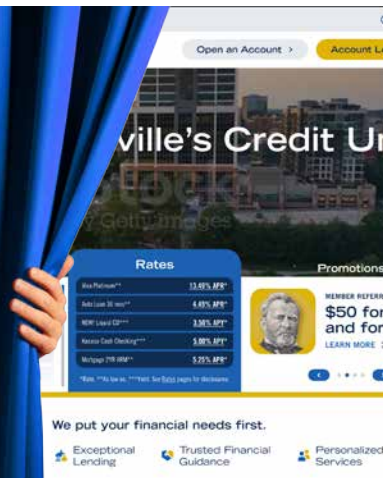
As the renovation begins, please note:

The large logo on the tower of the Pelham Road Branch will be removed on Friday, October 3rd, 2025. The removal will block parking spaces and the left entrance of the branch. In the days to follow, the exterior remodel will begin.

We can't wait for you to see the new visual changes coming to the branch, and we will continue to provide updates as construction progresses.

At times, one of the entrances to the branch may be blocked during construction. We will have clear and concise signage directing members during this time.

Something BIG is in the works! Be on the lookout at www.greenvillefcu.com this January.



STUDENT ACCOUNTS ARE NOW AVAILABLE AT GREENVILLE FEDERAL CREDIT UNION

It has been said many times that it's never too early to start developing good money habits. We'll admit we're guilty of saying it a time or two...dozen. Even though it's an oft-said phrase, that doesn't make it any less true.

In an effort to promote financial wellness, even from a young age, Greenville Federal Credit Union now offers Student Memberships and Accounts to any student who attends a Greenville County High School or Specialty Center.

As teenagers begin to have more robust social lives and get their first job(s), they need to be able to deposit their hard-earned money somewhere it'll be safe. With apps like Chime and CashApp on the rise, it's important to remember that these aren't banks, and if your student's funds are misplaced, they are gone for good. That's not the case with a credit union, where funds are federally insured for up to \$250,000.

So, what do you or your student need to get started?

Student Membership Requirements

- A valid GCS Student ID, high school students may join the credit union and open Student Savings and Checking accounts.
- A guardian is NOT required for Student Membership.
- Students must provide proof of address through documentation of their current GCS Student "BackPack" Account address, or by providing a Driver's License, Permit, or State ID.
- Primary ID: Driver's license/permit, State ID, Passport, copy of SS Card or Birth Certificate
- At age 18, Student Membership automatically updates to General Membership.

Other than experiencing better banking, Student Memberships also come with a whole host of perks and benefits:

Student Membership Benefits

- \$10 Chick-fil-A gift card at account opening
- Free [Mobile and Online Banking](#) to track your accounts 24/7
- Free online budgeting and goal-setting tools
- Free monthly account statements
- Access to [discount entertainment tickets](#) like the Georgia Aquarium and Regal Cinemas
- Cast your vote at our Annual Membership Meeting



Another huge perk for our Student Memberships is access to Financial Literacy resources. Because of our long-standing relationship with Greenville County Schools, representatives from the credit union are frequently asked to come to speak at schools to deliver informative talks and seminars on various financial topics ranging from budgeting basics to fraud, and everything in between.

Founded in 1968 by the Greenville County School teachers, faculty, and staff, we hold these roots near and dear to our hearts. That's why, even as we continue to grow, we are dedicated to offering products and services that benefit the children, families, and educators of Greenville County.

[Find out more about our Student Accounts here.](#)

[Find out more about our Community Involvement here.](#)



GREENVILLE FEDERAL CREDIT UNION ATMS NOW ACCEPT CASH DEPOSITS



You asked, we listened. One thing we know our members have been wanting is the ability to deposit cash at our ATMs. As of July 24th, 2025, we're excited to announce that all four ATMs at our main branches now accept cash deposits. That's a big step forward in convenience!

Greenville Federal Credit Union members* can now deposit cash at any ATM located at one of our four main branches.

Once you've arrived at one of our ATMs, please follow the prompts on the screen to make your deposit.

*This perk is exclusive to Greenville Federal Credit Union members; non-members cannot make deposits at our ATMs.

A NEW FEATURE TO MAKE YOUR LIFE EASIER

At Greenville Federal Credit Union, we're always searching for ways to make our members' lives easier and more convenient. This includes introducing new features to Online and Mobile Banking.

Now, our members can schedule payments from their savings or checking accounts to go towards their credit card balances. You'll be able to choose the date and frequency you want for those payments.

What can scheduling your payments do for you?

- Never forget to make a payment or have a late payment again
- On-time payments help improve or maintain a good credit score
- Scheduled payments can help you pay down your balance more quickly
- Flexibility to choose your payment date and frequency



Grow
your
money
with
confidence.

CD Special
4.05% APY*
13-MONTH
NEW MONEY & RENEWALS ONLY

NCUA Limited time offer.
*See website for details and APY.

Learn more at greenvillefcu.com
or visit any branch to get started.


Greenville
Federal
Credit Union
Join and prosper.®

THANKS AND GIVING FOOD DRIVE, OCTOBER 20TH – NOVEMBER 14TH

Harvest Hope

FOOD DRIVE

**October 20th -
November 14th**

**Donate at any of
our credit union
branches.**

Our members and staff are so giving; Greenville Federal Credit Union has decided to extend its community food drive to start in October. The new dates are October 20th – November 14th. Once again, we will give all donations to Harvest Hope, South Carolina's largest food bank. During regular business hours, the public is invited to drop off non-perishable food and pantry items at any of the credit union's four branch locations. All items will be collected and delivered to Harvest Hope's Greenville Branch.

As many families continue to feel the pressure of inflation in their grocery bills, the need to keep the shelves stocked at our local food banks is critical. "As we head into the season marked by food and celebration, we want to show our gratitude by sharing what we have with the most vulnerable in our community," said Paul Hughes, President of Greenville Federal Credit Union. Rallying our credit union members, employees, and community to support those with food insecurity is especially meaningful this time of year. "A food drive is a simple way we can make a big impact for those in need. Dropping off a couple of extra cans from your pantry or your next grocery run can mean a meal for a hungry family."

Currently, the most needed items are:

- Canned goods
- Dry Beans
- Mac and Cheese
- Paper Goods
- Peanut Butter

No glass containers, please.

Donations will be collected from **October 20th – November 14th** during regular business hours at the following credit union locations:

3375 Pelham Rd., Greenville, SC 29615

1501 Wade Hampton Blvd., Greenville, SC 29609

107 W. Church St., Greer, SC 29650

142 Tanner Rd., Greenville, SC 29607

The credit union's two High School branches – The Branch at Greenville High and The Branch at Greer High – will also host food drives within their respective schools during the same time frame. Students and staff can drop off items during lunch.



APPLICATIONS OPEN FOR THE 2026 GREENVILLE FEDERAL CREDIT UNION FOUNDATION SCHOLARSHIPS

Calling all
high school
seniors!



Apply Now!

Scholarship application
deadline is February 1st.

Greenville Federal Credit Union announced it will award six scholarships to Greenville County Schools graduating seniors in the spring of 2026.

The scholarships will be awarded to eligible graduating high school seniors to help fund their first year of college or technical school. One \$5,000 needs-based scholarship and five \$1,000 scholarships will be awarded. The scholarship application opens **October 1, 2025**, online, and closes on **February 1, 2026**. Winners will be announced in April 2026.

To qualify for a scholarship, applicants must:

- Be enrolled at a Greenville County School District school
- Possess a 3.0 GPA or above on a 4-point (non-weighted) scale
- Be a Greenville Federal Credit Union member in good standing
- Be a high school senior accepted on a full-time basis at a college or technical school in the upcoming year

The scholarships are awarded by the Greenville Federal Credit Union Foundation, which exists to promote local prosperity by providing grants, educational scholarships, and other funding support for individuals and non-profit, community-based programs within Greenville County, SC. It relies on financial support from the credit union and on donations from members, business partners, and the public. Funding is managed through a charitable donation account by the credit union's philanthropic partner, Carolina's Credit Union Foundation, a 501(c)(3), grant-making public foundation supported by the credit union system in the Carolinas.

For more information about the Greenville Federal Credit Union Foundation and Scholarships, visit www.greenvillefcu.com/foundation.

VISA Gift Shopping Made Easy

Visa® Gift Card Greenville Federal Credit Union Visa Gift Cards are the perfect gift that can be used anywhere Visa is accepted. Once issued, a Visa Gift Card can be used with no activation required. And you can choose the amount that's just right for the gift you are giving.

Regal Cinemas Movie Tickets One of the many benefits membership in the credit union offers is discounted tickets for admission to movies. Tickets may be purchased at any branch for significantly less than the advertised prices at these participating venues.



Gift cards are issued by MetaBank, a federal savings association, pursuant to a license from VISA U.S.A. Inc.

U.S. TREASURY : TRANSITION AWAY FROM FEDERAL PAPER CHECKS

Effective September 30, 2025, the U.S. Department of the Treasury will discontinue issuing most paper checks for federal payments.

Like many people, the U.S. Department of the Treasury is trying to improve security and efficacy and reduce its paper usage. However, to do that, they are ceasing to issue paper checks for federal payments. That means if you or a loved one received a paper check for Social Security, military benefits, or any other federal payment, you will no longer receive a paper check starting September 30th, 2025.

You'll have to set up direct deposit to still receive these funds. The process may seem intimidating, but it's simple and easy.

First, visit [GoDirect.gov](https://www.godirect.gov), the official U.S. Treasury site, where you'll have the option of signing up for Direct Deposit online, by mail, or over the phone.

While enrolling, you'll need to know your Greenville Federal Credit Union account number and the Greenville Federal Credit Union routing number.

You will also be asked a series of questions to verify your identity.

Even if you aren't affected by this change, someone you know might be. Be sure to help them get their Direct Deposit set up so they do not miss receiving any payments.

As always, if you have any questions, please do not hesitate to [contact us](#).



NOTICE OF FEE SCHEDULE UPDATES, EFFECTIVE NOVEMBER 1, 2025

The Consumer and Commercial Fee Schedules have been updated for clarity. These updates are effective **November 1, 2025**, and include the removal of two fees that are no longer charged:

Reg D Violation fee and **VISA Debit Card – Standard Reorder fee**.

To view the full fee schedules, please visit our website at www.greenvillefcu.com/rates-fees

LOAN RATE SCHEDULE

Effective October 1, 2025

		APR ¹
Visa	Signature ¹¹ (quarterly variable)	15.49%
	Platinum	13.49% or 17.99%
	Access	17.99%
Personal Loan ²		17.99%
Personal Note	as low as	11.99%
Share Secured ³	Quarterly variable	3.50%
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	4.49%
	48 months or less as low as	4.74%
	60 months or less as low as	5.24%
	72 months or less as low as	5.49%
	84 months or less as low as	5.74%
Used Vehicle (more than two years old and more than 30,000 miles) or New Motorcycle	48 months or less as low as	5.49%
	60 months or less as low as	5.74%
	72 months or less as low as	6.24%
	84 months or less as low as	7.49%
Home Equity Line of Credit ⁷ (as low as)	80% or less loan to value	7.50%
	90% or less loan to value	8.50%
	> 90% loan to value as low as	9.50%
Second Mortgage ⁸	as low as (contact for more details)	8.49%
Mobile Home ⁹	75% loan to value as low as	8.24%
Unimproved Property	2YR-ARM as low as	7.50%
	5/1-ARM as low as	8.25%
Mortgages ¹⁰ (Rates include Jumbo loans)	2YR-ARM as low as	4.75%
	5/1-ARM as low as	5.125%
Investment/ Rental Property	2YR-ARM as low as	7.25%
	5/1-ARM as low as	7.75%
Other Mortgage Options:	Fixed Rates, Primary Residence, Secondary Residence	Call for rates

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. ⁷Real property 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. ⁸Annual 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. ¹¹Unit age no older than 10 model-years.



SAVINGS RATE SCHEDULE

Effective October 1, 2025

	Rate	APY*
Regular Share Savings		
<\$1,999.99	0.05%	0.05%
\$2,000 and up	0.10%	0.10%
Club Accounts	0.05%	0.05%
Regular Share Checking	0.05%	0.05%
Kasasa Cash Back Checking	0.05%	0.05%
Kasasa Cash Checking - Non-qualifying	0.05%	0.05%
Kasasa Cash Checking - Qualifying <=\$5,000	4.89%	5.00%
Kasasa Cash Checking - Qualifying >\$5,000**	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	1.00%	1.00%
>=\$25,000 to \$74,999.99	1.25%	1.26%
>=\$75,000 to \$124,999.99	1.50%	1.51%
>=\$125,000 to \$174,999.99	1.90%	1.91%
>=\$175,000 to \$249,999.99	2.20%	2.22%
> \$250,000	2.45%	2.47%
Yield-Plus Checking – \$2,000 Minimum Deposit		
< \$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	0.35%	0.35%
>=\$25,000 to \$49,999.99	0.45%	0.45%
>=\$50,000 to \$74,999.99	0.50%	0.50%
> \$75,000	0.55%	0.55%
Share Term Certificates (CDs) – \$500 Minimum Deposit		
30 month Step Up	3.05%	3.08%
91 days	2.75%	2.78%
6 month	3.25%	3.28%
12 month	3.25%	3.29%
18 month	3.20%	3.24%
24 month	3.25%	3.29%
28 month - Liquid CD**	3.21%	3.25%
30 month	3.20%	3.24%
36 month	3.30%	3.34%
48 month	3.40%	3.44%
60 month	3.50%	3.55%
Share IRAs – Traditional And ROTH		
30 month Step Up	3.05%	3.08%
Variable Rate	2.50%	2.52%
6 month	3.25%	3.28%
12 month	3.25%	3.29%
18 month	3.20%	3.24%
24 month	3.25%	3.29%
30 month	3.20%	3.24%
36 month	3.30%	3.34%
48 month	3.40%	3.44%
60 month	3.50%	3.55%

*Annual Percentage Yield. 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, 800.336.6309. **See website for terms.

Contact Center
800.336.6309

PhoneBranch
800.223.6361

Text Banking
800.864.9215

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Jessie Bowens, Vice-Chair
Mary Gardner, Secretary
Steve Holcombe, Treasurer
Randolyn Harmon, Director
Susie Smith, Director
Debbie Corzine, Director

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Rex Rodrigue, Chair
Bain Stewart, Member
Thomas Riddle, Member
Jeffrey Bergum, Member

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