

# MoneyClips

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

Fall 2021

## IMPORTANT DATES:

Oct. 11 Columbus Day, credit union closed  
Nov. 11 Veterans Day, credit union closed  
Nov. 18 Thanks and Giving Grants Announced  
Nov. 22 Credit union 53<sup>rd</sup> anniversary  
Nov. 25 Thanksgiving Day, credit union closed

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## Get a great loan rate on your next auto purchase or refinance.

AUTO LOANS AS LOW AS

**1.74%**  
APR\*

FOR 36 MONTHS  
Offer ends 12/31/2021

**1.99%**  
APR\*\*

FOR 60 MONTHS  
Offer ends 12/31/2021

**While cars and deals may be hard to find this fall, you can put yourself in the driver's seat with a better loan rate and term from your credit union.**

- Defer your first payment up to 60 days from closing.
- Pre-owned and refinanced vehicles with less than 30,000 miles and less than 2 years old, enjoy the same low rate as new vehicles.
- We can beat other lenders' rates by a quarter percent\*.
- Get a pre-approved for more bargaining power.



Greenville  
Federal  
Credit Union

Apply online at [www.greenvillefcu.com](http://www.greenvillefcu.com), by phone, or in-person.

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 1.74% APR would have monthly payments of \$28.53 per thousand borrowed. \*\*Annual Percentage Rate is based on a 60-month term. Minimum loan amount for this offer is \$5,000. A 60-month loan with 1.99% APR would have monthly payments of \$17.53 per thousand borrowed. +Excluding auto manufacturer and captive finance company 0% rate offers; rate floor is 1.49%, offer excludes current loans held by Greenville Federal Credit Union. Offer ends 12/31/2021. ©2021, Greenville Federal Credit Union. All rights reserved. Member NCUA.

www.greenvillefcu.com



# President's column.

## Standing Strong in Our Community

As we approach our 54th year of serving Greenville County residents, it is important to remember that we were founded by members of this community and we have been dedicated to Greenville ever since.

As a local, member-owned cooperative, we work very hard to support our local businesses. Our credit union has received recognition by the Carolinas Credit Union League for two social media giveaway campaigns that promoted local restaurants and retailers during the pandemic. These successful campaigns won first place in the region for The Dora Maxwell Social Responsibility Community Service Award category which is given to a credit union or chapter/multiple credit union group for its social responsibility projects within the community. The credit union will compete nationally for the top prize. But we don't do this for the accolades...we have seen what the pandemic did to our locally owned businesses, and we wanted to help in some small way. If you did not see the last campaign, do not worry! We have more lined up this fall and in 2022.

On November 18, we hope you can join us at our Wade Hampton branch as we give away five, \$10,000 grants to worthy 501(c)(3) organizations in our community as part of our Thanks and Giving Grants program. After announcing the grant recipients, we will celebrate with food trucks in the parking lot, so please come and enjoy lunch with us. We are excited to support these local charities and say "Thank You" to our members and to the Greenville community. Please help us make this event a huge success!

Thanksgiving is always a special time of year for the credit union as we mark our anniversary. Giving back to our community has been a part of our mission from the very beginning, and we could not do so without the unwavering support of our members.

Thank you for your membership.

Paul Hughes

President and CEO, Greenville Federal Credit Union

**Thursday, November 18, 2021**

1501 Wade Hampton Blvd. • Greenville, SC 29609

*Thanks and Giving*  
**GRANTS**  
**AWARDS PRESENTATION**  
**11:00 AM**

JOIN US FOR OUR

**CELEBRATION LUNCH!**

Food Trucks, Giveaways, and Fun!

12:00–2:00 PM



**PARKING**

There will be ample parking behind **White Oak Baptist Church** (1805 Wade Hampton Blvd.) with a free shuttle to the branch.

# Celebrating 30 years of service.



Please join us in congratulating President Paul Hughes on his 30th Anniversary with Greenville Federal Credit Union. Paul has served as President of the credit union since 1991. When asked what this credit union has meant to him, Paul replied,

“ When my family and I arrived in Greenville in 1991, we thought that we would be here for 3-4 years...but we're still here! I have watched Greenville Federal Credit Union grow over the years because of the trust that our member owners place in us. This community is in my blood and I am overwhelmed by the continued support. We have been here for you for over 54 years and we look forward to many more. ”

Paul, you have set an exemplary standard for all of us with your work ethic and dedication to our mission and values. Thank you for everything you have done for the members of this credit union and the Greenville community all of these years.

## About CEO Paul Hughes

Paul Hughes has served as President and CEO of Greenville Federal Credit Union since 1991. Prior to joining Greenville Federal Credit Union, Paul was the CEO of Broyhill Employees' Credit Union in Lenoir, NC. He began his credit union career with State Employees' Credit Union in various positions across North Carolina.

Under Paul's steady and thoughtful leadership, Greenville Federal Credit Union has enjoyed a sustained period of growth and success, with assets now over \$360 million and membership at more than 32,000.

Paul served on the South Carolina League Board of Directors for 11 years and is also a member of the Board of various credit union service organizations including My CU Services, Innovative Business Solutions, and Vizo Financial.

In addition to his involvement at the state level helping credit unions, he is also involved in his community. Paul is a former President of the Kiwanis Club of Greenville and is a Board Member of the Greenville County Legislative Delegation Transportation Committee. He is a passionate supporter of Junior Achievement and other local non-profits.

Mr. Hughes is a graduate of the University of North Carolina at Chapel Hill with a B.S. degree in Business Administration.

Paul has been married to his wife Lisa for 35 years and they are both very proud of their two daughters, Andrianna and Elizabeth. They also welcomed their first grandchild, Ezra, in 2020.



Paul Hughes, Presenting a check to Junior Achievement 1998



# Credit union marks 53rd Annual Meeting.

The credit union's 53rd Annual Meeting was held at the Hilton Greenville Hotel on Thursday, August 12, 2021. This year's agenda included a review of 2020 financials, remarks made by the President and several board members and a question and answer period. The meeting also included the re-election of board members Dana Crowl, Tim Toates, and Randolyn Harmon. We are pleased to announce that Dana and Tim will each be serving a three-year term and Randolyn will be serving a remaining two-year term on the credit union's Board of Directors.

One of the highlights of this year's meeting was when President Paul Hughes recognized several employees for their many years of service to the credit union including: Hiro Griffin, 25 years, Dana Morris, 20 years, and Kaitlin Grooms, 10 years.

Thank you to all who attended and participated in the 53rd Annual Meeting. Your involvement is a testament to the credit union difference and the importance of member ownership. We thank the staff of the Hilton Greenville Hotel for hosting the event and helping to make this year's Annual Meeting a success.



## The Credit Union Difference:

Each credit union member has equal ownership and one vote—regardless of how much money a member has in deposits or how many accounts they have. The credit union is governed by a voluntary board of directors, not stockholders. The board of directors is elected by and from the credit union's membership.



# Greenville Federal Credit Union honors two emerging Teachers of the Year.

Greenville County Schools and Greenville Federal Credit Union announced the winners of the 2021-22 Greenville County Schools Emerging Teachers of the Year Awards on Thursday, August 12. Matt DeHart, of Heritage Elementary School, was named the Elementary Emerging Teacher of the Year. Caroline Black, of Northwood Middle School, was named Secondary Emerging Teacher of the Year. They were presented with awards and prizes by Superintendent Dr. Burke Royster during a special Teacher of the Year breakfast. The Emerging Teachers of the Year Program, sponsored by Greenville Federal Credit Union, recognizes two second or third year teachers for outstanding performance. Each winner receives \$500, a crystal award, and \$500 for their school.



## Elementary Level

**Matt DeHart, Fifth Grade**

***Heritage Elementary School***

Heritage Elementary fifth grade teacher Matt DeHart teaches students the subjects they need to master, but equally important, he prepares them for life. His students learn manners, how to make eye contact with adults, how to dress for success by wearing dresses, suits and ties, and teaches them that kindness matters as much as academic excellence. During the spring 2020 closure of schools, Mr. DeHart live-streamed his lessons every day and held after-school tutoring sessions on Google for students who needed extra help.



## Secondary Level

**Caroline Black, Seventh Grade English Language Arts**

***Northwood Middle School***

Caroline Black, seventh grade English Language Arts teacher at Northwood Middle, is eager to collaborate with her colleagues to solve problems. She is an asset to the OnTrack team, frequently offering to serve as an advocate for students. Outside the school, she serves as the soccer coach and will be a Student Council sponsor this year. During the pandemic, when so many things were taken away from students, she created Fun Fridays to give students a brain break and encourage some friendly competition between homeroom classes.

It's easy to feel stretched during the holidays when the bills for all the parties, travel, and gift giving come due. Give your wallet more breathing room by skipping your next loan payment.

### How to skip your next payment:

To request your payment deferral, log in to your online account and submit a Skip-a-Pay request form. You can also visit any branch or call the Contact Center at 800.336.6309 for assistance. There is a \$30 fee per loan, per request. The fee will be added to the loan balance.

Skip-a-Pay requests must be received at least 7 business days before the loan payment due date.

### Learn more

Visit [www.greenvillefcu.com/skip-a-pay](http://www.greenvillefcu.com/skip-a-pay) for program details.





# Celebrating Our Summer Community Heroes.

Each month Greenville Federal Credit Union partners with The Greenville News to spotlight the generous, noble, and unselfish work of those among us who work tirelessly—often behind the scenes—to make our community a better place. This summer we were proud to highlight four community heroes. Read more about each of our heroes on our website.

## July Community Hero - Elaine Hardin

Elaine Hardin had just turned 21 when a car accident changed her life's path. As a result of what some may have considered an unrecoverable tragedy, Hardin has been changing the lives of children in Greenville, and beyond, for generations with her work at Shriners Hospital for Children-Greenville, according to Trana Pittam.

Without trying, Hardin shows patients that "your physical abilities don't define your life's possibilities," said Pittam, who nominated Hardin.

With a kind voice and playful temperament, Hardin has felt more like a favorite aunt than a hospital employee to the tens of thousands of children in her care since the 1980s, Pittam said.



"The kids that I work with are just great," Hardin said. "I learn something from them every day."



## August Community Hero - Kris Stepp

Jessica Stepp's death will not be in vain. Her father won't allow it. The 23 year old died of an accidental fentanyl overdose in April 2020. Since then, her father, Kris Stepp, has been committed to helping save the lives of others struggling with a drug addiction.

"Basically, what I try to do is keep other parents from having to feel what it's like to lose a child from an accidental overdose," he said.

"Kris is responsible for saving hundreds of lives from overdose and has given out thousands of doses of lifesaving medicine," Marc Burrows said in his nomination letter.

## September Community Heroes - Rebekah Craig, Roslyn Burroughs, and Raquel Brunson

The Aqua Angels program, launched this summer, provides free swim lessons to adults with the aim of preventing accidental drowning.

Amanda Rice, a participant of Aqua Angels, nominated Craig, along with Burroughs and Brunson for Community Heroes Greenville. Rebekah Craig sought to break down the barriers, trauma, and stereotypes adult African Americans experience with water, after the untimely death of a family friend, said Rice. Now, each Thursday, you're likely to find 15-20 adult women (and one man) being instructed by Aqua Angels volunteers.

"It felt awesome for our program to be recognized because this gives us another avenue to reach more people, more families to come and learn how to swim," Burroughs said. "We like to say swimming is a lifelong skill and it's the only sport that you can teach that can save your life."



Each month nominations will be collected for candidates that work in health care, public safety, education, the military, nonprofit agencies and the business world, the religious sector, entertainment, or athletics. They can be a student or a young child or a retiree, etc. The selected "Hero" will be profiled in The Greenville News and recognized at a County Council meeting. If you know of someone that should be recognized feel free to nominate them by sending an email to [communityheroes@greenvillenews.com](mailto:communityheroes@greenvillenews.com). In your nomination, please explain why the person you are recommending is a community hero. Include what category they should be recognized for, and your contact information.

Source: The Greenville News



# The Branch at Greenville High opens for the school year.

The credit union has selected one returning student and seven new students to work alongside Business/Finance teacher, Alice Prince, at The Branch at Greenville High School for the 2021-22 school year. The students and their teacher trained 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 are 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 program is an honors level course within the Business Magnet program at Greenville High School.

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.



# New discount ticket option: Georgia Aquarium.

One of the many benefits of your membership is access to discounted tickets for Regal theaters, Six Flags, Carowinds, and the Biltmore Estate. We are pleased to announce the credit union has added Georgia Aquarium to the list! The Georgia Aquarium is located in Atlanta, GA and is open 365 days a year. Members can purchase discounted Georgia Aquarium tickets directly online by visiting a special ticket purchase link from the Discount Tickets page of our website. Our online discount for the CLUB FISH program is \$31.95 per person for ages 3+ (retail at the gate is \$39.95, plus tax).



Photo by the Georgia Aquarium

**SPECIAL:** For the month of October, tickets will be \$27.95 per for ages 3+ as a special rate to help celebrate International Credit Union Day on Thursday, October 21.

Visit our [website](#) for more information about all discount ticket options.



## NOTICE: DEFINITION OF OVERDRAFT CONDITIONS

The credit union uses an account's available balance to determine when the account is overdrawn prior to assessing a Courtesy Pay overdraft privilege fee or Non-sufficient Funds (NSF) fee for items presented. The available balance is the amount of funds you can use for withdrawal from your account without causing an overdraft. Debit card pre-authorizations can reduce your account's available balance, which can result in overdraft fees if additional items are presented for payment.

## Loan Rate Schedule

Effective October 1, 2021

		APR <sup>1</sup>
Visa	Signature <sup>11</sup> (quarterly variable)	11.24%
	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	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	3.24%
Used Vehicle (more than two years old and more than 30,000 miles) or New Motorcycle	48 months or less as low as	2.49%
	60 months or less as low as	2.49%
	72 months or less as low as	2.99%
	84 months or less as low as	4.99%
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)	4.49%
Mobile Home <sup>9</sup>	75% loan to value as low as	4.74%
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	3.00%
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	Call for rates

<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</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>6</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>7</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>8</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. <sup>9</sup>Unit age no older than 10 model-years.



## Savings Rate Schedule

Effective October 1, 2021

	Rate	APY*
<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>Kasasa Cash Back Checking</b>	0.05%	0.05%
<b>Kasasa Cash Checking - Non-qualifying</b>	0.05%	0.05%
<b>Kasasa Cash Checking - Qualifying &lt;=\$5,000</b>	1.98%	2.00%
<b>Kasasa Cash Checking - Qualifying &gt;\$5,000**</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	0.20%	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%
<b>Yield-Plus Checking – \$2,000 Minimum Deposit</b>		
< \$2,000 Below Minimum	0.05%	0.05%
>=\$2,000.00 to \$9,999.99	0.15%	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%
<b>Share Term Certificates (CDs) – \$500 Minimum Deposit</b>		
30 month Step Up	0.60%	0.60%
91 day	0.25%	0.25%
6 month	0.30%	0.30%
12 month	0.40%	0.40%
18 month	0.50%	0.50%
24 month	0.55%	0.55%
30 month	0.65%	0.65%
36 month	0.75%	0.75%
48 month	0.85%	0.85%
60 month	0.95%	0.95%
<b>Share IRAs – Traditional And ROTH</b>		
30 month Step Up	0.60%	0.60%
Variable Rate	0.25%	0.25%
<b>Fixed Rates</b>		
12 month	0.40%	0.40%
18 month	0.50%	0.50%
24 month	0.55%	0.55%
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](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

Willis Meadows, Chair  
Dana Crowl, Vice-Chair  
Jessie Bowens, Secretary  
Dicky McCuen, Director  
Randolyn Harmon, Director  
Steve Holcombe, Director  
Tim Toates, Director

### Supervisory Committee

Mary Gardner, Chair  
Rex Rodrigue, Member  
Bain Stewart, Member





<b>FACTS</b>	<b>WHAT DOES GREENVILLE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and Account Balances</li> <li>■ Wire Transfer Instructions and Credit History</li> <li>■ Transaction or Loss History and Credit Card or Other Debt</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons <b>Greenville Federal Credit Union</b> chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Greenville Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	WE DON'T SHARE
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	WE DON'T SHARE
<b>For our affiliates to market to you</b>	NO	WE DON'T SHARE
<b>For non-affiliates to market to you</b>	NO	WE DON'T SHARE

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Mail/Deliver the <b>form</b> below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call <b>1-800-336-6309</b> or go to the Internet: <b>www.greenvillefcu.com</b>
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<b>Mail-in Form</b>		
<input type="checkbox"/> Do not share my personal information <b>for joint marketing with other financial companies</b> to market their products and services to me.		
<b>Name</b>		<b>Mail/Deliver to:</b> <b>Greenville Federal Credit Union</b> <b>1501 Wade Hampton Boulevard</b> <b>Greenville, SC 29609</b>
<b>Address</b>		
<b>City, State, Zip</b>		
<b>Account #</b>		
<b>Signature/Date</b>		

What we do	
<b>How does Greenville Federal Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Greenville Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an Account or Make Deposits to or Withdrawals from Your Account</li> <li>■ Use Your Credit or Debit Card or Apply for a Loan</li> <li>■ Make a Wire Transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choice will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Greenville Federal Credit Union does not share with its affiliates</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Greenville Federal Credit Union does not share with non-affiliates so they can market to you</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Greenville Federal Credit Union's joint marketing agreements include insurance companies</i></li> </ul>

Other Important Information
<p><b>Notices and "Joint" relationships:</b> Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement, or other relevant document with us. The notice will be mailed to the address of record on an application, agreement, or other relevant document. If said person has agreed to receive electronic communications, then notices may be delivered in such manner. All 'joint' membership/account relationships, co-borrowers, and guarantors agree to the receipt and sufficiency of any notice or notification provided according to the terms of this paragraph.</p> <p><b>Modification:</b> The Credit Union reserves the right to modify, change, and amend this Privacy Statement at any time without notice other than as expressly required by applicable law.</p>