

# MoneyClips

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

Winter 2022

## IMPORTANT DATES:

Jan. 1 New Years Day  
Jan. 11 MLK Day, credit union closed  
Feb. 21 Presidents Day, credit union closed

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## Save money on your next mortgage.

LOW DOWN PAYMENT.  
NO PMI.



TWO-YEAR ARM

**2.75%\***  
4.007%  
APR



### Our mortgage options can help put your dream home within reach.

As a not-for-profit alternative to banks, Greenville Federal Credit Union offers you access to some of the best mortgage rates and options available—whether you need an ARM or fixed rate, standard, or jumbo.

- No PMI up to 90% loan to value
- Low down payment
- Mortgages up to 97% loan to value\*

Let us help you save more with a mortgage that fits your unique needs.



Greenville  
Federal  
Credit Union

Apply online at [www.greenvillefcu.com](http://www.greenvillefcu.com) or visit a branch.

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

Join and prosper.®

\*Two-year ARM: APR quoted assumes our Two-year ARM of \$100,000 without private mortgage insurance (PMI) for a term of 30 years. Initial interest rate of 2.75%. Initial monthly principal and interest of \$408.25. APY 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 residence located in SC. Adjustable rates cannot change more than 8% over the life of the loan. Excludes attorney, title, tax, recording, survey, pest and other fees. \$450 appraisal and \$10 flood certification is required. Other closing costs may apply. Initial rate set independent of current index plus margin. Other property and underwriting restrictions apply. \*For first-time home buyers. Mortgage loans are subject to credit approval. Member NCUA. ©2022 Greenville Federal Credit Union. All rights reserved.

www.greenvillefcu.com



# President's column.

## What's in store for 2022?

As I look back over the last two years, I find myself longing for the old days when there was more clarity. It has been a long time since we've known exactly what to do and when to do it! COVID, inflation, regulation, and increased competition locally will give all of us pause as we plan for our future.

Let's tackle all of these issues individually and try to determine how we will be affected at Greenville Federal Credit Union.

### COVID

This disease has affected so many in our community. It is a serious illness that has destroyed families. It has also become a political football, an issue that has divided families on political lines. This pandemic must be nearing its end, as all pandemics do end eventually. New variants, new warnings, and new fears are causing many of us to tune out the message and to get on with our lives. I hope that we can all put this disease in the rear-view mirror and return our families and communities to a more tolerant and accepting time.

### Inflation

We have all seen the cost of gasoline and food take off. Although the money was needed by some of us during the initial onslaught of COVID, the U.S. Government has been printing money at a record pace. Of the two stimulus checks paid out in 2020 and 2021, it is estimated that over 80% was put in savings accounts. The hope was that people would spend it to stimulate the economy, but they did not. Over time, consumers did spend money, but much of this was from household budgets flush with cash because of decreased spending during the pandemic. Now we are chasing scarce goods which is causing prices to rise faster. Interest rates will go up next year to try to cool the inflation rate, but monetary policy is a very tricky business. Stay tuned!

### Increased Regulation

As a credit union, we are used to a high degree of regulation. From the NCUA to the Consumer Financial Protection Bureau, we know that the regulations will increase under a new Administration in Washington. We will likely have to invest more money in compliance and information technology systems over the next 3 years. The sad part of this inevitability is that credit unions exist solely for our members. We are democratically controlled cooperatives, but invariably we are forced to comply with new regulations that are not directed specifically to credit unions. Many times it is ineffective, but always expensive.

### Increased Competition

Greenville is a great place to live and work. The problem is that every other financial provider wants to be here too! We know that we have to work hard to earn your trust and your business every day. We have been dedicated to the Greenville Community for 53 years and this is the only place we want to be. We promise to not "rest on our laurels" but to work to improve for you, our members. Thanks to all of you for your support.

I hope everyone had a wonderful holiday season. As we face the challenges that lie ahead, we know that together we will continue to grow and prosper in Greenville, South Carolina. Please let us know how we are doing, as we do listen. That is what makes us different.

Paul Hughes

President and CEO, Greenville Federal Credit Union



See website for details.

# Skip-a-Pay

LOAN PAYMENT DEFERRAL

Defer your qualified loan payment for a month.

Apply through online/mobile banking.

# Credit Union announces recipients of \$50,000 in community grants.

Greenville Federal Credit Union announced five recipients of its Thanks and Giving Grants program. Each of the five recipients will receive \$10,000 to be used within the next 12 months. Established in 2018, the Thanks and Giving Grants program identifies and provides funding support for community-based 501(c)(3) organizations that promote youth, education, community and economic assistance or relief in local areas across Greenville County.

“The 2018 and 2021 Thanks and Giving Grants represent a \$100,000 investment back into the Greenville community. The program has allowed us to find local non-profit organizations that are addressing a variety of critical needs through unique and creative initiatives,” said President Paul Hughes. “We are thrilled to support five outstanding organizations that share our commitment to improving prosperity and outcomes for the most vulnerable in Greenville County.”



The five 2021 Thanks and Giving Grants recipients are Village Wrench, Jasmine Road, Fostering Great Ideas, Project HOPE Foundation, and YMCA of Greenville. Each recipient was able to clearly demonstrate how their proposed initiative will benefit and support education, improve child welfare, or increase community and economic assistance or relief in the local community.

- Village Wrench primarily serves the historically under-resourced mill village neighborhoods on the west side of Greenville. The Earn-a-Bike program provides a means for young students and community members to earn bicycles through community service. This program makes bikes accessible, safe, affordable, and sustainable as a form of transportation in Greenville. With this grant funding, Village Wrench can streamline operations, develop and deepen strategic partnerships, and expand the reach of the Earn-a-Bike program.
- Jasmine Road provides South Carolina's first long-term residential program for adult female survivors of sex trafficking, prostitution, and addiction. The program provides safe housing, individualized care plans, addiction recovery, time and space to heal, meaningful employment, and a lifelong community of support. With this funding, Jasmine Road will triple its capacity to serve more women in the residential program.
- Fostering Great Ideas is dedicated to improving outcomes for children and older youth as they struggle through foster care. The non-profit provides programming focused on restoring healthy families, supporting foster children at every step of their difficult journeys, and connecting communities to be more actively involved. This grant will fund a life coach to help with tutoring, goal setting, job shadowing, financial literacy, and building up of social capital.
- Project HOPE Foundation provides services, therapy, and inclusion-based classroom learning for children and adults across the autism spectrum. The grant funding will provide equipment and technology for students to learn vocational skills that prepare them for jobs in the service and retail industries.
- YMCA of Greenville established an emergency food relief program in 2020 to reach families in need at nine area motels. The program provides a weekly bag of food to vulnerable families struggling with job loss, financial insecurity, and a lack of affordable and accessible food options. The grant funding will allow the YMCA to expand the food relief program to assist more families over the next year.

The Thanks and Giving 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. Information about the Greenville Federal Credit Union Foundation can be found here: [www.greenvillefcu.com/foundation](http://www.greenvillefcu.com/foundation).

# Greenville Federal Credit Union launches new charitable foundation.

The credit union recently announced the launch of its new charitable foundation. The Greenville Federal Credit Union Foundation will 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 formation of a foundation is a natural next step in the credit union's long history of charitable giving within Greenville County.

"With giving back to the community at the heart of the credit union's mission, our new foundation will allow us to be more thoughtful and strategic in our planning," said Paul Hughes, credit union president. "The foundation will help us structure our charitable giving so that our efforts have even greater impact in the local communities we serve."

In the first of several foundation initiatives, the credit union awarded \$50,000 in grants to local community-based 501(c)(3) organizations as part of its 2021 Thanks and Giving Grants program in November. The five grant recipients had to demonstrate how their proposed projects will benefit and support education, improve child welfare, or increase community and economic assistance or relief in the local community.

The credit union also announced the foundation will award \$10,000 in scholarships for eligible high school seniors in Greenville County for the 2021-22 school year. One \$5,000 needs-based scholarship and five \$1,000 scholarships will be awarded to help fund students' first year of college or technical school. The scholarship application is now open online, and winners will be announced in April 2022.

The Greenville Federal Credit Union Foundation will rely on financial support from the credit union and through donations from members, business partners and the public. Funding will be 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, visit [www.greenvillefcu.com/foundation](http://www.greenvillefcu.com/foundation).



## FOUNDATION

A promotional graphic for the Visa Signature credit card. It features the "Visa Signature" logo at the top. Below it, a hexagonal badge says "15,000 WELCOME BONUS POINTS". To the right, two circular icons indicate "2x points on every purchase including gas, groceries, and dining" and "No Annual Fee". At the bottom, the text reads "Earn more points in more places." The background is a dark blue with light blue abstract patterns.



# Credit union announces six new scholarships to be awarded in the spring.

Greenville Federal Credit Union announced it will award six scholarships to Greenville County graduating seniors in the spring of 2022.

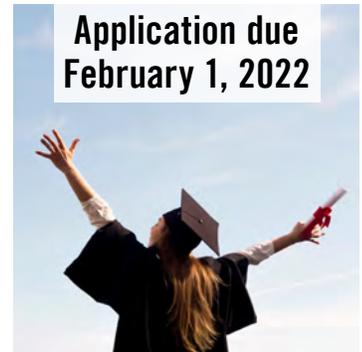
The scholarships will be awarded to eligible high school seniors to help fund their first year of college or technical school. For the 2021-22 school year, one \$5,000 needs-based scholarship and five \$1,000 scholarships will be awarded. The scholarship application is now open online, and winners will be announced in April 2022.

In order to qualify for a scholarship, applicants must:

- Be enrolled at a Greenville County Schools 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 new scholarships were established as part of the launch of the credit union's charitable foundation in November 2021. The Greenville Federal Credit Union Foundation 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. It relies on financial support from the credit union and through 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](http://www.greenvillefcu.com/foundation).



## Being debt-free is closer than you think with GreenPath.

As a member of our credit union, we want you to be prepared for life's ups and downs by providing you with the tools needed to accomplish your financial goals.



Through national non-profit GreenPath Financial Wellness, our members have access to free counseling, programs and other resources designed to help you pay off debt, reduce stress, and put you back in control of your financial future.

### DMP Savings Calculator



Paying High-Interest Rates on Your Credit Cards? See your potential savings on a GreenPath DMP!

877.337.3399  
[www.greenpathref.com](http://www.greenpathref.com)  
[greenpath.com/dmp-calc](http://greenpath.com/dmp-calc)

### Free Debt Counseling

A GreenPath counselor will review your individual situation, explain your options, and make a plan to meet your goals.

### Debt Management Program (DMP)

A powerful tool for people with high-interest credit card debt, GreenPath works with your creditors to reduce your interest rates so that you can pay off debt faster and put money back in your pocket.

### Your Debt-Free Future Starts Here

Call GreenPath or visit our [website](http://www.greenpathref.com) to connect with one of their NFCC-Certified financial counseling experts. It's free, no pressure, and 100% confidential.

# Celebrating Our Fall 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 fall we were proud to highlight three community heroes. Read more about each of our heroes on our website.

## October Community Hero - Will Broadus

Will Broadus started Reconcile Community Church on Greenville County's Westside with a goal of filling residents' tangible, as well as spiritual needs. Broadus grew up in Greenville and received a degree in interdisciplinary studies from North Greenville University.

Shaniece Criss, who nominated Broadus for the Community Hero honor, said everyone in the community knows him and he helps everyone – from those dealing with substance abuse, financial issues, domestic abuse, jail issues, and more.

Broadus is really proud of is the church's impact on the community and the relationships that have been built.

"The one thing we hear most consistently when we say 'what does the community need,' is 'we need something for the young boys and girls, teenagers, to keep them away from gangs and activity like that,'" Broadus said. "Everything that we've thought about with our facility has that goal in mind."



## November Community Hero - Jim Stovall

James (Jim) Stovall and his (late) wife, Gloria, had long given "nominally" to the organization, but a 1991 tour of Salvation Army's facilities in Greenville opened Stovall's eyes to "all that the army did," and the "different ways they help people." As a result, Stovall was inspired to become a long-serving Salvation Army volunteer, thus changing the Salvation Army's view of Stovall.

Stovall was nominated for the Community Hero honor by Liza Jones, on behalf of The Salvation Army. "His passion and dedication to serving others in the community is inspirational to all who know him," the nomination letter said.

Stovall said he has long supported things with his time and resources, "where people had an opportunity to be helped and to learn about Jesus Christ."

## December Community Heroes - Alice Arrington

Retiree Alice Arrington repurposed an old skill and, in the process, gained a new passion for serving. Using the training she learned in school, Arrington sews quilts and other items to gift to veterans, essential workers, and others as an expression of gratitude. She deems her philanthropic sewing as a way to support the community. Others consider what she does as heroic.

Arrington is president of the Peach Patchers Quilt Guild in Greer and a member of both the Upstate and national Quilts of Valor organizations. She was nominated for the Community Hero honor by Kandis Powell who cited her for helping the Peach Patchers Quilting Guild to recently present over 70 quilts to local veterans.

"I just can't say enough about the people of Greenville and Greer who have just given me an exceptional life to be able to give back, and that's what I hope I do," she said. "But a hero? No, just a community supporter is what I'm trying to be."



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



# Credit union sponsors 17 children for CIS Christmas Wish List program.

For many years, Greenville Federal Credit Union has partnered with Communities In Schools (CIS) of Greenville to make Christmas wishes come true for local children in need.



CIS is a non-profit agency that provides school-based services to more than 450 at-risk children and their families in 10 Greenville County Schools. These students typically rely on free and reduced breakfast and lunch at school for daily nutrition.

Each holiday season, CIS partners with sponsors to “adopt” a child or multiple children to provide gifts of clothing, toys, books, etc., through its Christmas Wish List program. Credit union employees worked together to shop for clothing and healthy snacks for 17 sponsored children. For many, these donations might have been the only gifts they woke up to on Christmas morning.

The credit union is grateful for the opportunity to participate in the CIS Wish List program each year and thankful for employees who always give so generously to make our community better.



## WITHHOLDING NOTICE

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.

## NOTICE of Revised Membership Agreement regarding your accounts and services.

The credit union revised your Membership Account Agreement and Disclosures. The following notes the change. Please read the whole of your Agreement which can be found on our website: [www.greenvillefcu.com](http://www.greenvillefcu.com). We will provide you a printed copy, if you wish, by contacting the credit union at a branch office or by telephone at 800.336.6309 or by mailing us your request. This change takes effect 30 days after 12/31/2021, which is the date this Change of Terms notice is provided to all members.

**Transactions from Your Account(s):** Generally, you may withdraw and/or transfer funds from your account(s) at any time subject to the limitations set forth in this section and the Funds Availability Disclosure in effect at the time of the deposit. Payments upon your order may be made in coin, bills, or other instruments or via electronic means at our option.

**IMPORTANT INFORMATION ABOUT FEES:** Fees may be assessed with each item paid into overdraft or returned unpaid subject to the following:

- Multiple “presentments”: Any item or transaction which is presented for payment multiple times is beyond the control of the Credit Union. Multiple presentments by other parties may further overdraw your account balance. Each presentment we cannot pay will be charged a separate returned item (NSF) fee even though it may be for a repeat presentment
- A single Courtesy Pay Fee may be assessed when we choose to pay the presentment even though your account has insufficient funds. Doing so will put your account into an overdrawn status while helping you avoid at least one returned item fee to the original person or entity you intended to pay
- No Courtesy Pay Fee will be assessed on ATM and everyday (one-time) debit card transactions unless you specifically opt-in to such non-contractual service being added to your account. The merchant informs the Credit Union if a debit card transaction is a one-time or recurring transaction. A Courtesy Pay Fee can be assessed on recurring debit card transactions and any other item we pay into overdraft. An NSF Fee can be assessed on recurring debit card transactions and any other item we return for lack of sufficient funds
- No Courtesy Pay Fee will be assessed on presented items of \$5 or less
- We limit the number of Courtesy Pay overdraft and/or returned item (Non-Sufficient Funds/NSF) fees charged per business day as follows:
  - » For consumer accounts, we will charge no more than two (2) Courtesy Pay or Non-Sufficient Funds (NSF) fees per membership number per business day

# Credit union employees show holiday spirit by giving back.



Top: Our Student Specialists at The Branch at Greenville Senior High School organized a food drive for Loaves & Fishes and collected more than 440 items in just over a week! We are grateful for the generosity of the students and staff at GHS to help reduce hunger and food insecurity in our community during the holidays.

Bottom: In December, a few of our credit union employees volunteered to help the Greer Police Department with their Cops for Tots Program. Thirty-one years ago, one employee at Greer Police Department started the Cops for Tots Program as a way to help a small number of struggling families in the Greer area at Christmastime. The program was established to provide gifts for children who otherwise would have no gifts to open on Christmas day. Since that time, the program has grown exponentially and now helps hundreds of children each December.



The credit union was pleased to also donate \$1,000 to the program to help purchase toys for this amazing cause.

# Introducing Card Manager for mobile credit and debit card management.

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Introducing Card Manager, our new stand-alone app that offers better card controls and tools to manage your debit and credit cards right from your mobile device.

Card Manager brings together all the most popular credit and debit card management features and seamlessly presents them on a single platform. After easy download and installation, members simply register their cards on the app to enjoy many popular features, including:

- Lock or unlock cards
- View pending and posted transactions
- Set notifications by transaction location, merchant type, transaction type (ATM, eCommerce, etc.), spend limits
- Submit travel notifications
- Make a payment to your credit card, view minimum payment due, payment due date, 90-day payment history
- View CURewards points

Card Manager also offers features that can help parents manage their teens' debit card usage. Parents can provide guardrails for spending locations, merchant types, and transaction types, set spending limits on transactions (per transaction and per month) and set alerts to notify them when a transaction occurs.



## **Card Manager to replace current card management features in Online and Mobile Banking.**

On January 12, 2022, the existing "Card management" options inside Online and Mobile Banking will be removed. Instead, members can use the Card Manager app which is available now for installation and setup, and can be accessed from the main menu of our Mobile app. When the existing card management feature is removed from Online and Mobile Banking, your current settings will remain in place until you install and register your cards in the new Card Manager app on your mobile device, or contact the credit union to make any changes. Please send a secure message through Online or Mobile banking or call our Contact Center at 800.336.6309 for more information or assistance with your card management settings.

Learn how to install Card Manager and register your cards by visiting our [website](#).

# Courtesy Pay gives you peace of mind and protection.



Courtesy Pay is one of several overdraft protection options you can use to ensure your transactions will not be declined and to prevent additional overdraft or non-sufficient funds (NSF) fees from merchants. With Courtesy Pay, approved account holders have the ability to overdraw their checking accounts up to \$750.00 and costs nothing unless the privilege is used. It functions as a safeguard to ensure transactions will be processed - saving you from incurring additional charges from merchants or service disruptions.

## **Courtesy Pay automatically covers:**

- Overdrawn checks
- ACH (automatic or pre-authorized) debits
- Online Banking/Bill Pay transactions
- Recurring debit card transactions

**Action Needed!** Courtesy Pay coverage does NOT automatically cover ATM withdrawals and daily, one-time debit card transactions. If you would like to include these transactions in Courtesy Pay, you must specifically request it. If you choose not to opt-in for this coverage, these transactions will continue to be declined when an account is overdrawn or if the transaction places the account into overdraft. You can opt-in by selecting the Courtesy Pay Opt-in menu button in Online/Mobile banking and completing the form, or by visiting any branch to speak to a representative. Learn more about overdraft protection and Courtesy Pay on our website at:

<https://www.greenvillefcu.com/personal/deposits/share-checking-accounts/overdraft-protection>

## Loan Rate Schedule

Effective January 1, 2022

		APR <sup>1</sup>
Visa	Signature <sup>11</sup> (quarterly variable)	11.24%
	Platinum	9.24% or 14.24%
	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	1.99%
	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 (more than two years old and more than 30,000 miles) or New Motorcycle	48 months or less as low as	2.99%
	60 months or less as low as	3.24%
	72 months or less as low as	3.49%
	84 months or less as low as	5.49%
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 5/1-ARM as low as	5.50% 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 January 1, 2022

	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

