

Consider a Five/One ARM for better mortgage savings.

FIVE/ONE ARM
AS LOW AS

5.75%*
5.886%
APR

**NO PMI UP TO
90% LTV*.**



Our ARM 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. Our Five/One ARM offers a lower rate and an initial principal and interest payment that's fixed for five years.

- Fixed rate for five years
- After five years the rate cannot change more than 1% each year
- No PMI up to 90% LTV*
- Lower down payment

*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 5.75%. Initial monthly principal and interest of \$583.58. Rate floor is 4.00%. Escrow may be required. PMI is not required unless you borrow more than 90% loan to value (LTV). 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 inspection, and other fees. \$625 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 loans are subject to credit approval. Member NCUA. ©2023 Greenville Federal Credit Union. All rights reserved.



Greenville
Federal
Credit Union

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

800.336.6309 | greenvillefcu.com



Join and prosper.®

INSIDE THIS ISSUE.

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Announced
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Agreement changes

IMPORTANT DATES.

Annual Meeting
July 27

I Love My Credit Union Day
July 28

GCS First Day of School
August 8

Holiday Closings

Independence Day
July 4

Labor Day
September 4

Columbus Day
October 9

PRESIDENT'S COLUMN.

It might be time to start saving.



The Pandemic was a crazy time. With government stimulus checks and limited spending on entertainment, dining, and travel, savings balances at the credit union grew quickly. Over the last nine months, however, the trends have shifted. The credit union has seen our members spending their money, mostly from savings and checking, and overall deposit balances are falling.

What is causing this? Continued inflation, or higher priced goods, is taking more of our members' dollars. What else? During the pandemic when spending was reduced, many members were able to cover their monthly expenses and grow their savings accounts. Now, with increased spending and inflation, many worry about having enough funds just to pay their monthly expenses.

What can the credit union do to help to improve your financial situation? If you have too many payments, consider a debt consolidation loan. Please come in and talk to our branch staff or fill out a loan application at www.greenvillefcu.com.

We pride ourselves on coming up with solutions that really make a difference in your life. If you are stressed about bills, please talk with us.

Another recommendation is to start saving money again. I know, it sounds crazy. You may ask, "How can I save money when I have too many payments?" But the reality is that you can. Whether you make a small change to your spending or reduce your payments in a consolidation loan, you can put some of this money into a savings account. We have options available to make this an easy deduction from your paycheck and we will be happy to set this up for you, too. Eventually, when life throws you a curve ball, you will have a "rainy day" fund to get you through tough times. Creating a savings plan is within reach, and we can help you get there.

Paul Hughes

President and CEO,
Greenville Federal Credit Union



STEVEN BANKS

24 Years of Excellence

In Honor of Your Retirement

STEVEN A. BANKS

Chief Administration Officer

In sincere gratitude for your compassion, guidance, and outstanding leadership over the last 24 years.

Thank you!

CREDIT UNION TO AWARD 10 TEACHER GRANTS IN AUGUST.

Greenville Federal Credit Union will award 10, \$500 grants to Greenville County Schools teachers in August. The grant program is designed to help teachers fund projects or needs within their classrooms for the 2023-24 school year.

The Teacher Grants application is currently open online and will close July 31, 2023. Grants will be announced and awarded the second week of August with checks mailed directly to the winners' schools.

The Teacher Grants program was 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 the Teacher Grants program, visit www.greenvillefcu.com/foundation.



APPLICATION DEADLINE JULY 31

2022 Grant Recipients Trang Mai and Anna Stukenborg

Greenville Federal Credit Union's **Annual Meeting**

Annual Meeting set for July 27, at the Hilton Greenville on Orchard Park Dr.

All credit union members are invited to attend our 2023 Annual Meeting on Thursday, July 27, at 4 PM to vote for board members. Join us at the Hilton Greenville for a review of 2022 and to hear updates from the Board of Directors and President Paul Hughes. Plus enjoy refreshments, gifts, and door prizes. The credit union will close at 3:00 PM to allow all members to attend. We look forward to seeing you there!

- July 27, 2023 at 4 PM
- Hilton Greenville
45 W. Orchard Park Drive
- Gifts, refreshments, prizes



Reminder: The credit union will close at 3 PM on Thursday, July 27 for the Annual Meeting.

GREENVILLE FEDERAL CREDIT UNION AWARDS SCHOLARSHIPS TO SIX LOCAL GRADUATES.

Greenville Federal Credit Union Foundation announced the recipients of its 2023 scholarship awards. The six recipients represent a diverse group of graduating seniors from across Greenville County who demonstrated academic achievement, financial need, and active participation in school and community activities.

The credit union awarded one \$5,000 scholarship and five \$1,000 scholarships to the following qualified students:

\$5,000 Scholarship:

Kaylee Alvarez, Riverside High School

\$1,000 Scholarships:

Carley Hitzelberger, Wade Hampton High School

Nicholas Powell, Mauldin High School

Margaret Aufmuth, Greenville High School

Jack Lindblad, Eastside High School

Landon Keeley, Greer High School



Pictured left to right: Kaylee Alvarez, Carley Hitzelberger, Jack Lindblad, Landon Keeley, Margaret Aufmuth.
Not pictured: Nicholas Powell

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 donations from members, business partners, and the public.

Learn more about the foundation here: <https://www.greenvillefcu.com/about/in-the-community/greenville-federal-credit-union-foundation>

MEMBERS RECEIVE CAROLINAS CREDIT UNION FOUNDATION SCHOLARSHIPS.



Three Greenville Federal Credit Union members were selected as scholarship winners from the Carolinas Credit Union Foundation for the 2023-2024 school year. Congratulations to Aiden Lockhart, Anna Reynolds, and Anna Trespalacios.

The Carolinas Credit Union Foundation scholarships are awarded annually to credit union member/students across North and South Carolina. To learn about and apply for next year's scholarship visit:

<https://carolinasfoundation.org/credit-union-scholarship-resource-center/>



Pictured left to right: Aiden Lockhart, Wofford College; Anna Reynolds, Greenville Technical College; Anna Trespalacios, Greenville Technical College

CREDIT UNION SPONSORS JUNIOR ACHIEVEMENT UPSTATE GOLF TOURNAMENT.

The credit union sponsored the JA Upstate Golf Tournament on Friday, June 9th. Through the tournament, funds were raised to support over 2,500 students in the Upstate with JA learning experiences that will help them develop the skills and mindset to build thriving communities. Our mission is to support organizations and charities like JA that help improve the lives of our children.



I LOVE MY CREDIT UNION
JULY 28, 2023
#ILOVEMYCREDITUNION

SHARE THE LOVE

EMPLOYEE SPOTLIGHT PROGRAM HONORS OUTSTANDING GCS EMPLOYEES.

Ten outstanding Greenville County Schools employees were been selected for recognition in the Employee Spotlight Program. The Employee Spotlight Program honors staff members who have made significant workplace contributions or accomplishments at Greenville County Schools. Recipients were nominated by fellow Greenville County Schools employees, who provided information about the employee and his or her work ethic. Each honoree received an award and a Cinnamon Roll and Coffee Celebration for the recipient and his or her entire school or department. This program is sponsored by Greenville Federal Credit Union.

- Andrew Baker - Assistant Principal - Berea Middle School
- Elaine Currin - Cafeteria Staff - Berea Elementary School
- Stephani Ecklund - Special Education Teacher - Bryson Middle School
- Jay (John) Grady - Assistant Principal - Blue Ridge Middle School
- Kim Kelley - FANS Manager - Heritage Elementary School
- Kiara Lewis – School Counselor; Bryson Middle
- Sarah Poole – Instructional Coach; Lake Forest Elementary
- Danilo Ruiz – Special Education Assistant; League Academy
- Ulysses S. G. Sweeney, IV – Transition Specialist; Sullivan Center
- Paula Valencia – Parent and Family Engagement Coordinator; Duncan Chapel Elementary



TREAT YOURSELF!

FREE CHECKING THAT PAYS YOU!

EARN UP TO \$10/MONTH on debit card purchases.

PLUS! ATM fee refunds nationwide. No minimum balance.

*Up to a total cash back of \$10.00 per month when qualifications are met. See website for details.

The advertisement features a background image of a cup of ice cream with a one-hundred dollar bill sticking out of the top. The text is white and pink on a light pink background.

CELEBRATING GREENVILLE COUNTY SCHOOLS 2023 EMPLOYEES OF THE YEAR.

2023 marks the 20th year of our Employee Recognition Program that honors all categories of Greenville County Schools' employees, sponsored by Greenville Federal Credit Union.

Greenville County Schools announced Employee of the Year Awards in six categories at the Salute to Education Banquet held Thursday, May 18, 2023. Each winner received \$500 cash and a special award commissioned by Greenville Federal Credit Union. Their school or department also received \$500 so their peers can share in the honor.



Pictured left to right: Melissa Patterson, Cindy Weston, Josh Patterson, Brian Sponaugle, Chief Operations Officer, Greenville Federal Credit Union, Dr. Burke Royster, Dallas Barcus, Erin Wetmore, Trudi Ivie

School Support Employee of the Year

Trudi Ivie, Secretary from Ellen Woodside Elementary

Trudi's devotion to the students and staff of Ellen Woodside is unmatched. Always willing to offer help, Trudi's positive attitude is infectious and her knowledge of the school is extraordinary. She places the importance of customer service to the community, parents, students and staff above all, creating a culture that is calm and welcoming. Trudi is selfless and kind, often taking on roles beyond what is expected of her. She is often referred to as the "School Mom" and has been called "the wizard behind the curtain" because she simply has all the answers.

District Support Employee of the Year

Erin Wetmore, Secretary for the Office of School Leadership

Loyal to Greenville County Schools and passionate about public education, Erin Wetmore is a pleasure to work with. She is dependable, attentive, organized, efficient, patient, informative and accurate. While her primary work is to support five district assistant superintendents, she has the innate ability to pause and listen attentively to all who call upon her. Erin's work has positively impacted her department by developing systems to improve the principal hiring process, increasing efficiency and productivity. Erin also helps give students a platform and voice in the educational process as she facilitates many behind the scenes tasks to support our district's Inter High Council. Erin Wetmore's dedication and uplifting spirit make her an ambassador for Greenville County Schools.

Operations Employee of the Year

Dallas Barcus, Head Custodian at Lake Forest Elementary

Dallas Barcus has been with the district, and a proud member of the Lake Forest Elementary School family, since 2016. Everyone at Lake Forest knows and adores him. Dallas has a servant's heart and puts the needs of the school before himself. He brings so much joy and positivity to all who work with him. He is described as loyal, self-driven, compassionate, dependable, creative and generous. He truly supports everyone in the building and always with a smile on his face. He serves as a mentor to several students every year and always models good character and integrity along with other positive traits. Dallas makes every effort to ensure that everyone who is working, learning or visiting at Lake Forest experiences a clean, safe and positive environment.

Assistant School Administrator of the Year

Melissa Patterson, Assistant Principal at Woodmont High School

Melissa works alongside her principal at Woodmont High to usher in significant and systemic improvement in their school's academic achievement. Her hands-on approach to creating intentional structures and remediation programs played a vital role in the drastic improvement of the school's end-of-course scores. Melissa's diligent work is one of the key elements that has helped Woodmont High School academically soar and resulted in Woodmont High being named a 2023 Palmetto's Finest School.

School Administrator of the Year

Dr. Josh Patterson, Principal of Sterling School Charles Townes Center

Josh is the embodiment of a successful educational leader. He fosters collaboration, is an exceptional listener and is a creative problem solver. He establishes high expectations for himself and his staff while leading with empathy, integrity and determination. Josh is a servant leader who focuses on educating the whole student which has resulted in increased student achievement while serving a diverse student body.

District Professional Employee of the Year

Cindy Weston, Special Education Elementary Specialist

Cindy is adored and respected by her students, teachers and colleagues. She is a natural leader, a team player, and a creative problem solver. Students are always at the center of Cindy's decisions. She is instrumental in rolling out new Special Education initiatives for the district and adds meaningful value in all of her work and is trusted and supported by teachers. Cindy is a model instructor and a cheerleader and champion for all students.



QUICK TIPS TO PREVENT FRAUD.

Fraud prevention can take some effort, but it's definitely worth it. Protecting your "worth" is the best way to ensure a healthy future in financial terms. Common sense goes a long way towards keeping your accounts secure, but constant awareness of the risk is not considered paranoid today. It's all too easy to become a victim.

Cultivate good habits.

Luckily, although it's not foolproof, it's possible to cultivate the habits that minimize identity theft and investment fraud. Here are some steps to take:

- Keep your PIN private. At an ATM or retail counter, be aware of the surroundings and the people around you. Shield the screen or the keyboard as you enter the numbers. Never send your PIN over the internet or give it to someone over the phone. If you suspect that someone knows it or has used it in the past, ask that it be changed.
- Keep your passwords to yourself. And don't use the same password for multiple financial accounts. Maintain a written list of your passwords, but keep the record in a secure place and never share it with anyone.
- Ensure the anti-virus software on your computer is up-to-date and effective.
- Order only from secure (with the "https" designation) online sites, and keep records of all transactions so you can check charged amounts against actual bills. Look for the lock symbol or key in the address bar before you type in your credit card information.
- Keep a tally of your orders so that you know when to expect delivery; and check on orders that don't arrive promptly.
- Always know when automatic payments are scheduled, and check to see that they are for the right amounts.
- Beware of cash transactions as well. Check restaurant bills for proper amounts and for correct addition. If you charge a meal but leave a cash tip, be sure to write in the total in the proper place on the receipt before you sign. Keep your receipts to check against your monthly statement.
- Take advantage of credit card verification services when available.
- Beware of trial offers and limited-time discounts. They can become major surprises as the real price is billed or when a subscription renews automatically.
- Obtain a FREE copy of your credit report (www.AnnualCreditReport.com) from the major credit reporting agencies. Check them for accuracy and immediately report any discrepancies. If you order the authorized reports at different times of the year, you will establish a good picture of your credit history.
- Review your credit score, and set up alerts for free, inside Online/Mobile Banking.
- Only send money to people you know and trust when using peer-to-peer payment apps.

Be wary and be safe.

It has always been true that discretion is a way to avoid problems. In the digital age, caution about personal affairs is more vital than ever before. Most people know not to share their social security number and personal information publicly but also use a bit of restraint when discussing travel plans, locations, dates, and personal experiences. Being safe is more important than being visible.

Fraud is all too common and often difficult to detect. Awareness is the best antidote, so resolve now to monitor and regularly review all your accounts and transactions consistently. Make it a habit; it's the best way to plan for a secure future.

We're here to help.

Each individual's financial situation is unique and readers are encouraged to contact the Credit Union when seeking financial advice on the products and services discussed. This article is for educational purposes only; the authors assume no legal responsibility for the completeness or accuracy of the contents. Source: STRATIX Marketing



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.

NOTICE of Change in Terms Notice: Membership Agreement and Disclosures.

The Membership Agreement and Disclosures are changing effective 7/31/2023 because of rapidly evolving technologies and related issues, rampant fraudulent activities, burdensome regulatory requirements, and litigation exposures. After consulting with industry experts and legal advisers regarding our primary duty to protect the Credit Union for the benefit of all member-owners, we make the following changes:

MEMBERSHIP AGREEMENT AND DISCLOSURES

31. Amendments and Changes: Changes to any account or account service requested by any member or account owner can only be made with the express consent of the Credit Union. The Credit Union, in its sole discretion, may: (1) change or modify any term or condition of this Agreement, including the method for determining dividends; (2) we may add new terms, conditions or requirements that we deem necessary or in the Credit Union's best interests; and (3) we may make operational changes. We may make all such amendments or changes as described at any time without notice except as expressly required by applicable law, and any change in the Agreement shall be effective at the earliest time allowed by applicable law. If applicable laws provide no express time period, then notice 10-days or more in advance of the effective date of any change shall be deemed sufficient.

These changes will be effective on July 31, 2023 and apply to any future or past changes described in the box above. You can obtain a copy of the complete Membership Agreement and Disclosures online at: greenvillefcu.com, at any branch office, or by calling us at 800.336.6309. Your accepting and agreeing to the revised terms will be shown by your continued use of any existing or new account(s) or services after the effective date. If you do not wish to accept this change you may close your accounts and services prior to the effective date.

NOMINATE YOUR HERO!

Do you know a community volunteer that deserves recognition? Every month throughout the year, we shine a light on a well-deserving volunteer and good steward in our community. Nominations can be submitted online at:

www.greenvilleonline.gannettcontests.com/Community-Heroes/rounds/1/gallery/enter/

The selected "Hero" will be profiled in The Greenville News and recognized at a special end of the year celebration. In your nomination, please explain why the person you are recommending is a community hero and provide your contact information.



LOAN RATE SCHEDULE

Effective July 1, 2023

		APR ¹
Visa	Signature ¹¹ (quarterly variable)	15.99%
	Platinum	13.99% or 17.99%
	Access	17.99%
Personal Loan ²		17.99%
Personal Note	as low as	9.99%
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	5.49%
	48 months or less as low as	5.74%
	60 months or less as low as	6.24%
	72 months or less as low as	6.49%
	84 months or less as low as	6.74%
Used Vehicle (more than two years old and more than 30,000 miles) or New Motorcycle	48 months or less as low as	5.99%
	60 months or less as low as	6.24%
	72 months or less as low as	7.99%
	84 months or less as low as	8.99%
Home Equity Line of Credit ⁷ (as low as)	80% or less loan to value	8.25%
	90% or less loan to value	9.25%
	> 90% loan to value as low as	10.25%
Second Mortgage ⁸	as low as (contact for more details)	6.99%
Mobile Home ⁹	75% loan to value as low as	7.75%
Unimproved Property	2YR-ARM as low as	7.25%
	5/1-ARM as low as	8.00%
Mortgages ¹⁰ (Rates include Jumbo loans)	2YR-ARM as low as	5.25%
	5/1-ARM as low as	5.75%
Investment/ Rental Property	2YR-ARM as low as	6.50%
	5/1-ARM as low as	7.25%
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. ⁶Real property must be located in the state of South Carolina. Your rate will be determined by the original term of the loan and/or original loan-to-value percentage. ⁷Mobile home must be located in the state of South Carolina. Your rate will be determined by the original term of the loan and original loan-to-value. Other restrictions apply based upon the specific loan type requested. ⁸The 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. ⁹Unit age no older than 10 model-years.



SAVINGS RATE SCHEDULE

Effective July 1, 2023

	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		
	1.98%	2.00%
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	1.25%	1.26%
>=\$25,000 to \$74,999.99	1.50%	1.51%
>=\$75,000 to \$124,999.99	1.85%	1.87%
>=\$125,000 to \$174,999.99	2.00%	2.02%
>=\$175,000 to \$249,999.99	2.25%	2.28%
> \$250,000	2.50%	2.53%
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%	3.29%
12 month	3.70%	3.75%
18 month	3.65%	3.70%
24 month	3.50%	3.55%
30 month	3.25%	3.29%
36 month	3.20%	3.24%
48 month	3.10%	3.14%
60 month	3.05%	3.09%
Share IRAs – Traditional And ROTH		
30 month Step Up	3.05%	3.08%
Variable Rate	2.50%	2.52%
Fixed Rates		
12 month	3.70%	3.75%
18 month	3.65%	3.70%
24 month	3.50%	3.55%
30 month	3.25%	3.29%
36 month	3.20%	3.24%
48 month	3.10%	3.14%
60 month	3.05%	3.09%

*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.

Contact Center
800.336.6309

PhoneBranch
800.223.6361

Text Banking
800.864.9215

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Jessie Bowens, Vice-Chair
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