

# MoneyClips

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

October 2017

**IMPORTANT DATES:**

- Oct. 9 Columbus Day, credit union closed
- Nov. 11 Veterans Day
- Nov. 23 Thanksgiving Day, credit union closed
- Dec. 25 Christmas Day, credit union closed
- Jan. 1 New Years Day, credit union closed

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## Don't miss out on a lower rate for a longer term this fall.



Use this incredible 60-month rate when you finance your next vehicle.

VEHICLE LOAN  
AS LOW AS

**1.99%** APR\*

60 MONTHS

Get a vehicle loan rate as low as 1.99% APR for 60 months on new, pre-owned, and refinanced vehicles with less than 30,000 miles and less than two years old. **This low 60-month rate will end**

**December 31.** Lower rates with shorter terms are also available, and don't forget, we can beat other lenders' rates by a quarter percent<sup>+</sup>. Ask us about refinancing your current vehicle loan.

Better rates and terms can mean a better car with lower payments. What are you waiting for?

Visit us online or at any branch to learn about all of your financing options before you shop.



Greenville  
Federal  
Credit Union

Join and prosper.®

\*Annual Percentage Rate is based on a 60-month term. Your loan rate and term amount may vary depending on individual credit history and underwriting factors. 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 1.74%, offer excludes current loans held by Greenville Federal Credit Union. Offer good from Oct. 1 through Dec. 31, 2017. ©2017, Greenville Federal Credit Union. All rights reserved. Member NCUA.



# President's column.

## Almost to the Finish Line...

The renovation and updates at the credit union are almost complete. As I write this column, our members are able to safely enter the Wade Hampton branch through automatic sliding doors from the parking lot. The old bridge entry into the credit union is now closed except for construction traffic.

Although we are still finishing many small details on the member lobby, please come inside and take a look around. I believe that you will like the look and feel of the space, but more importantly, you can come inside and talk with the same friendly staff. Enjoy a cup of coffee or hot chocolate while you use our member productivity area. There is free Wi-Fi in all of our branches so you can always stay connected. We showcase the latest technology and we have added Safe Deposit boxes as well as a coin machine. You no longer have to roll your coin...just bring it in loose and dump it in the machine. The machine will count it for you, give you a slip, and our employee can deposit the money into your account or give you cash. It really is that simple!

Over the next three months, we will be finishing the office spaces and fine tuning the traffic flow at the Wade Hampton branch. We will be completing the landscaping and we know that you will love the campus like feel of the new facility. Please keep an eye out for an official Grand Opening next year.

I thank you for your patience during all of our renovations. I am confident you will agree that it has been worth the wait. While the branch updates provide a more modern approach to banking, they also make it easier for you to build lasting relationships with your credit union. As I have said before, you, our member owners, are the only reason that we exist.

Thank you for your membership.

**Paul Hughes**  
*President, Greenville Federal Credit Union*

# Credit union buyers may be in the driver's seat for great car deals.



Car buyers are often greeted by dealers with seemingly great interest rates on vehicle loans coupled with manufacturer rebate programs. But are the interest rate deals as good as they sound? Before you sign on any dotted line, consider factors beyond the interest rate – such as the total amount financed, the potential rebate, and the monthly payment. You may discover that 0% dealer financing isn't a good deal at all.



**You may discover that 0% dealer financing isn't a good deal at all.**

While 0% may be an eye-catching rate, there are hidden conditions and other disclaimers you should be aware of. Low rates from most car dealers usually apply to short-term loans. For example, when a dealer offers 0% financing on two-year loans, you may forfeit the

manufacturer's rebate to obtain the low rate (shorter-term rates are typically not offered with rebates). The rate is low because you end up financing a higher amount, which translates to higher monthly payments. Basically, you could pay a \$1,500-\$4,000 finance charge for what you thought was a great loan rate.

You should also know that many low rates are only offered on select vehicles; usually slow-selling models, to move them off the lot. Not much help if you happen to like more popular models.

So what is your best deal? The only way to know is to make a fair and informed comparison. Before you make a deal, bring your offer to us. We'll be happy to do the math and show you a side-by-side comparison that reveals your best option. In the end, you're usually better off taking the dealer's rebate offer to use as a down payment on your credit union loan. You'll almost always get a lower rate here than you can find under the same condition at any bank. That's just how we work.

# Visa Platinum gets a serious upgrade.

## VISA PLATINUM

**Congratulations Visa Platinum card holders, we just added rewards with no annual fee!**

Starting Oct. 16 every Greenville Federal Credit Union Visa Platinum card will earn reward points on every purchase<sup>1</sup> with no annual fee and the same great rate.

Card holders will receive new cards when their current cards expire. Learn more: [www.greenvillefcu.com/platinum](http://www.greenvillefcu.com/platinum)

**Earn 1 point for every \$1 spent on new purchases**

<sup>1</sup>Certain restrictions, limitations, and exclusions apply. Refer to full program terms and conditions to confirm specific coverage levels.



Simple rewards, your way.

Starting October 16, 2017

**VISA** everywhere you want to be

PLATINUM REWARDS

# Visa Signature: The better travel card.



When we asked members what kind of credit card they wish the credit union could offer, the answer was loud and clear: a travel rewards card that competes with other major travel rewards programs -- but with better value. We believe our new Visa Signature card delivers the right combination of rewards, benefits, and card holder protections at a low annual fee and great APR\*.

## Jump-start your earnings with bonus points.

As a special Welcome, you will receive **25,000 bonus points**<sup>5</sup> when you make at least \$2,500 in purchases during the first 90 days after card activation. It's our way of thanking you for choosing Greenville Federal Credit Union's Visa Signature card.

## Earn travel rewards at a faster pace.

Use Visa Signature to earn rewards for every purchase and you'll be on your way.

- Earn **3x points for every \$1 you spend on travel, 1.5x points on other purchases**<sup>1</sup>
- Low \$49 annual fee
- Easy redemption with options to convert your points to travel, cash, merchandise, gift cards, or donations to local charities
- Free balance transfers<sup>6</sup>

\*Annual Percentage Rate, 1, 2, 4, 5, 6 Please see APR and all program rules and disclosures at [www.greenvillefcu.com/visa-signature](http://www.greenvillefcu.com/visa-signature).

## Make every experience extraordinary.

- VIP Access to Exclusive Travel, Dining and Entertainment Opportunities
- Visa Signature Concierge<sup>2</sup>
- Visa Signature Luxury Hotel Collection

## Travel with peace of mind.

- Travel and Emergency Assistance Service<sup>4</sup>
- Card Security and Fraud Protection
- Emergency Card Replacement
- Emergency Cash Disbursement
- Travel Accident Insurance<sup>4</sup>
- Roadside Dispatch<sup>4</sup>
- Auto Rental Collision Damage Waiver<sup>4</sup>
- Lost Luggage Reimbursement<sup>4</sup>



**COMING  
THIS FALL**

**A new credit card option for those that need to start building credit. STAY TUNED.**

# Announcing Debit Card Instant Issue.

The credit union is pleased to announce the addition of debit card Instant Issue to our services. This means you no longer have to wait 10 business days to receive your new debit card. Instant Issue allows us to produce new debit cards at any branch location, while you are there.

Members can request Instant Issue any time a new debit card is needed, whether for new checking accounts or to replace lost, stolen or damaged cards. During instant issuance, pre-printed, chip-enabled debit card stock is customized with the member's name, card number, expiration date and CVV code.

Currently, only debit cards can be instantly printed and made ready for immediate use. Credit cards are not eligible. Some fees apply. Please visit our website [www.greenvillefcu.com/fees](http://www.greenvillefcu.com/fees) for information.



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

Greenville County Schools and Greenville Federal Credit Union announced the winners of the Greenville County Schools Emerging Teachers of the Year Awards. The annual 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

#### **Katie Inclan, Second Grade, Plain Elementary School**

When Katie Inclan realized students were not mastering certain math skills, she researched best teaching practices to create a new math curriculum for small group instruction. Not only did she share her ideas with her peers, she also assisted them in adapting the ideas for their classrooms.

Ms. Inclan connects with students to build self-confidence, to challenge them to do their best, and to teach them to be risk-takers. She has designed an early morning reading skills intervention program to assist students beyond the classroom. She builds a classroom community focused on important social skills needed to work effectively as a team.



### Secondary Level

#### **Matthew Giacalone, Seventh Grade Science, Greenville Middle Academy**

Matt Giacalone's vast knowledge of teaching practices allows him to engage, challenge, and support his students. He is a natural learner, constantly striving to improve by keeping abreast of relevant scientific information. He shares his enthusiasm for science with his grade-level team by working one-on-one with a student or by offering support at school functions.

Mr. Giacalone's lesson plans include reading, writing, and vocabulary. He encourages students to be note-takers to help them organize content. He collaborates with organizations to bring field trips into the school to highlight science, math, and technology.

# Credit union named 2017 S.C. Business Volunteer of the Year.

The South Carolina Board of Education recognized Greenville Federal Credit Union as 2017 Business Volunteer of the Year during the State Board Monthly meeting in Columbia, SC on Tuesday, August 8. The State Board of Education Volunteer Awards Program annually recognizes businesses, civic organizations, individuals, and school improvement councils for significant contributions to public education.

Greenville Federal Credit Union was recognized for the launch of its student-run credit union branch inside Greenville High School during the 2016-2017 school year. The credit union, along with Greenville High School, turned a student-run credit union branch from concept into reality. This initiative brings real world financial literacy and education into the school and allows students enrolled in the school's Academy of Law, Finance and Business to gain real-life experience and preparation for both college and future careers. Students earn course credit and gain hands on experience as they manage and operate a fully functioning Greenville Federal Credit Union branch.

The credit union has also been a strong supporter of district-level initiatives of student, staff and programs of Greenville County Schools including Teacher and Employee of the Year Programs as well as programs recognizing outstanding students and initiatives throughout the year.

"We are very honored to accept this award on behalf of all of those involved. To be recognized by the South Carolina Board of Education is a very proud moment for the credit union and our



employees," said Paul Hughes, credit union President. "This unique partnership between our credit union, Greenville County Schools and Greenville High further solidifies our commitment to our founding organization and our core values."

"The success of Greenville County Schools and the diversity of opportunities we offer our students is due in no small part to support and assistance from our business partners. Greenville Federal Credit Union has been a great supporter of public education in Greenville for many years, offering support for initiatives ranging from our Teacher and Employee of the Year programs to their student-led branch in Greenville High School. I can think of no organization more deserving of the 2017 Business Volunteer Award and I welcome this opportunity to thank them publicly for their ongoing support," said Greenville County Schools Superintendent, Dr. W. Burke Royster.

## Safe deposit boxes now available at the Wade Hampton branch.

Safe deposit boxes are now available at the renovated Wade Hampton branch. One of the many improvements during the branch renovations was adding safe deposit boxes for our members. And they are now available all branch locations.

Renting a safe deposit box can be a great way to help secure important personal documents, collectibles and family treasures. From insurance policies to your great-grandmother's ring, help keep your most important valuables from getting lost, damaged, destroyed or stolen with a safe deposit box. Our safe deposit boxes are available in a variety of sizes and are competitively priced to help you secure your possessions. Get peace of mind and visit any of these branches to open up your safe deposit box today.



**NOW AT ALL BRANCHES!**

# Make deposits after hours with Night Drop or Remote Deposit.

Did you know you can make deposits after hours? Members have two options for after hours deposits - use the Night Drop Depository for checks and cash, or use the mobile app's Remote Deposit feature to deposit checks.



## Remote Deposit

Remote Deposit allows you to deposit a check to your Greenville Federal Credit Union account using our mobile app on your mobile device. That means you can make mobile deposits from anywhere, any time of day. Funds are available same business day if deposited before 2pm, or next business day if deposited at 2pm or later. Members must be enrolled in NetBranch Online Banking in order to use Remote Deposit. Visit our website to learn more about online banking through Netbranch and enroll if you aren't already.

**TIP:** Always endorse the back of your check with "GFCU Mobile Deposit", AND sign your name as it appears on the Payee line on the front of your check.



## Night Drop Depository

Each stand-alone\* branch location has a night drop depository located near the drive thru area. The Night Drop can be used for cash and or check deposits outside of regular business hours. Each depository has envelopes that you may fill out with your deposit items. **Night Drop collection time is 8:45 am, Monday - Friday on regular business days.** NOTE: Night Drop deposits made after 8:45 am are processed the next business day.

\*The Branch at Greenville High does not have a Night Drop Depository.

## NOTICE: ACH Debit Processing

Effective 09/16/2017, ACH debits will be returned to the merchant if the account has insufficient funds. The credit union will not attempt to re-process the ACH debit at a later time.

# Gift-shopping made easy.

Get ahead of the holiday shopping game with these gift ideas that almost everyone on your list will enjoy. **TIP: Movie tickets make great teacher gifts!**

**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.

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

**Regal Cinemas Movie Tickets or Biltmore Estate Tickets** (with discounted rates for members!)

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



# Save money on your next mortgage.

🏠 Standard | Jumbo | ARM | Fixed Rate



## Did you know coin machines are now available at every branch?

One of our most popular free services is now available at every branch. Coin machines were installed at all locations as part of the renovation project. These machines quickly and accurately count large amounts of coins, and the service is free to members. Come on in and give it a try!



**Tip:** Please load only U.S. coins into the machines. Remember these machines are designed to count U.S. coins only, so please remove any foreign coins, debris, plastic, paper and anything else that might jam or break the machine.



## Credit union will beat outside auto loan offers.

In 2012, the credit union announced it had unanimously approved a change to the credit union's current vehicle lending guidelines that would allow the lending team to help lower members' rates and loan payments they may have with other lenders.

This adjustment was expected to improve the credit unions' ability to offer vehicle loan terms that are better than could be found through other lending sources and since then it has proven effective.

The change to the guidelines allows loan officers to beat other lenders' rates by a quarter of a percent as a standard practice, replacing the previous guideline that allowed them to only match other lenders' rates. This change means that the credit union can beat any outside existing vehicle loan rate or new loan rate offer with comparable terms and collateral requirements (excluding

automobile manufacturer and captive finance company zero percent rates) by a quarter percent, with 1.74% as the floor rate. Existing credit union vehicle loans are not eligible for a reduced rate.

### Better rates mean more options for our members.

Making this adjustment to the credit union's vehicle lending guidelines has helped the credit union meet the borrowing needs of even more members, and ensures it remains a leader in the ever competitive lending marketplace.

The credit union management team is always looking at ways to help build member financial prosperity by providing access to affordable financial services.

### REMINDER NOTICE: Wire Transfer Fee Change for 50-Plus Checking Account Holders

Effective April 15, 2017, free wire transfers will no longer be available. Alternatively, the credit union offers a free service for sending money to individuals called Popmoney. Please visit our website for information about this service, or call 800.336.6309.

## Loan Rate Schedule

Effective Oct. 1, 2017

		APR <sup>1</sup>
Visa	Signature <sup>11</sup> (quarterly variable)	11.99%
	Platinum	8.99%
	Classic	13.90%
	Classic Beginning	17.99%
Personal Line of Credit <sup>2</sup>		17.99%
Personal Loan	as low as	6.49%
Share Secured <sup>3</sup>	Quarterly variable	5.00%
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	3.49%
Used Vehicle (more than two years old and more than 30,000 miles) or New Motorcycle or New or Used RV, Boat, Trailer, etc. <sup>6</sup>	48 months or less as low as	2.99%
	60 months or less as low as	3.24%
	72 months or less as low as	4.49%
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)	3.99%
Mobile Home <sup>9</sup>	75% loan to value as low as	5.99%
Unimproved Property	2YR-ARM as low as	5.25%
	5/1-ARM as low as	5.75%
Mortgages <sup>10</sup>  (Rates include Jumbo loans)	2YR-ARM as low as	3.00%
	5/1-ARM as low as	3.50%
Investment/ Rental Property	2YR-ARM as low as	4.50%
	5/1-ARM as low as	5.00%

Other Mortgage Options: Fixed Rates, Primary Residence, Secondary Residence

<sup>1</sup>Annual Percentage Rate (APR) is subject to credit approval and can change without notice. <sup>2</sup>Personal loan margin will be determined based upon a combination of credit scores provided through Equifax, Inc. The quarterly Index will be the Wall Street Journal's published prime rate as of the 15th day of December, March, June, and September and any subsequent rate change will occur on the first of the following months. The minimum Index value used will be 5.99%. <sup>3</sup>The Index each quarter is based upon the highest dividend rate paid on regular shares rounded up to the next even quarter percent. The minimum Index value used will be 2%. <sup>4</sup>Certificate loans use the certificate dividend rate rounded up to the next even quarter percent as the Index. The minimum Index value used will be 2%. <sup>5</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.



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## Savings Rate Schedule

Effective Oct. 1, 2017

	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>Yield-Plus Savings – \$2,000 Minimum Deposit</b>		
< \$2,000 Below Minimum	0.05%	0.05%
>=\$2,000 to \$24,999.99	0.40%	0.40%
>=\$25,000 to \$49,999.99	0.50%	0.50%
>=\$50,000 to \$74,999.99	0.55%	0.55%
> \$75,000	0.60%	0.60%
<b>Yield-Plus Checking – \$2,000 Minimum Deposit</b>		
< \$2,000 Below Minimum	0.05%	0.05%
>=\$2,000.00 to \$9,999.99	0.40%	0.40%
>=\$10,000.00 to \$24,999.99	0.45%	0.45%
>=\$25,000 to \$49,999.99	0.50%	0.50%
>=\$50,000 to \$74,999.99	0.55%	0.55%
> \$75,000	0.60%	0.60%
<b>Share Term Certificates (CDs) – \$500 Minimum Deposit</b>		
Special 30 month Step Up	0.80%	0.80%
91 day	0.45%	0.45%
6 month	0.50%	0.50%
12 month	0.60%	0.60%
18 month	0.70%	0.70%
24 month	0.75%	0.75%
30 month	0.90%	0.90%
36 month	1.00%	1.00%
48 month	1.10%	1.10%
60 month	1.20%	1.21%
<b>Share IRAs – Traditional And ROTH</b>		
Special 30 month Step Up	0.80%	0.80%
Variable Rate	0.40%	0.40%
<b>Fixed Rates</b>		
6 month	0.50%	0.50%
12 month	0.60%	0.60%
18 month	0.70%	0.70%
24 month	0.75%	0.75%
30 month	0.90%	0.90%
36 month	1.00%	1.00%
48 month	1.10%	1.10%
60 month	1.20%	1.21%

\*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, Chairman  
Don P. Dempsey, Vice-chair  
Jessie Bowens, Secretary  
Robin Stack, Treasurer  
Dicky McCuen, Director  
Dana Crowl, Director  
Jamie McCutcheon, Director

### Supervisory Committee

Tim Toates, Chair  
Rex Rodrigue, Member  
Mike Humbert, Member

**FACTS****WHAT DOES GREENVILLE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<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.
<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>
<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.

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>	NO	WE DON'T SHARE
<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>	YES	YES

<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><a href="http://www.greenvillefcu.com">www.greenvillefcu.com</a></b>
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<b>Mail-in Form</b>	
<input type="checkbox"/> Do not share my personal information with <b>non-affiliates</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>The non-affiliate we share with is an insurance company, CUNA Mutual Insurance Society</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 doesn't jointly market with non-affiliated financial companies</i></li> </ul>