

MoneyClips

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

Summer 2011

IMPORTANT DATES:

July 4	Independence Day, Credit union closed
August 17	First day of school, Greenville County Schools
September 5	Labor Day, Credit union closed
October 10	Columbus Day, Credit union closed
November 11	Veteran's Day, Credit union closed

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Drive down your rate before August 31.



Vehicle loans as low as
2.99% APR*
 OFFER ENDS AUGUST 31.

Hurry in for an incredible rate plus up to \$100 when you finance a vehicle. That's more money you can save, and more you can spend.**

Enjoy the same low rate on new, pre-owned and refinanced vehicles with less than 30,000 miles and less than 2 years old. As your not-for-profit financial institution, our rates are better than those at most dealerships and banks.

This offer excludes current loans held by Greenville Federal Credit Union. All claims are based on average comparison with other financial institutions. *Annual Percentage Rate is based on a 36-month term. **A \$50 gift card is for loans between \$5,000-\$10,000. A \$100 gift card is for loans above \$10,000. Your loan rate, term and rebate amount may vary depending on individual credit history and underwriting factors. All credit union rates, fees, terms, and conditions are subject to change at any time without notice. Offer ends 8-31-11. Member NCUA.



Greenville
Federal
Credit Union

Join and prosper.®



President's column

The Credit Union Can Help You Save on Your Finances

As the recession continues, take the time to examine your finances. There are steps that you can take now to improve your financial health. Below are a few examples.

Many of our members have credit cards at higher rates of interest than they can get at Greenville Federal Credit Union. Our Platinum VISA card is at 8.9% with no annual fee if you choose the non-reward option. The fee is only \$29 if you want rewards, and we waive the fee for the first year. Examine your reward credit card's fine print. Are you paying a fee upwards of \$85 per year? What is your interest rate? Chances are that we can save you a great deal of money.

The same situation likely holds true with your vehicle loan. Our rates are very competitive and we are also in the middle of a promotion. For loans over \$10,000 that you refinance from another institution or are new purchases, you will receive a \$100 VISA gift card. For loans between \$5,000 and \$10,000, you will receive a \$50 gift card. Think about that. We are paying you to move your loan to GFCU and to save money. And if you receive a lower loan rate than you currently have, then how can you beat

it? Our loan officers will make it easy for you to move your loan and reward you for doing so.

Are you in the market for a first mortgage or home equity loan? Our rates are very low and we can finance up to 90% of the value on an Adjustable Rate Mortgage without Private Mortgage Insurance. This represents a significant savings of greater than 1% over the life of the loan. Check out the options that your credit union provides.

In addition to lending services, we can also help you save money during these difficult times. Our employees will be happy to set up direct deposit or payroll deduction to allow you to save for a rainy day.

Please stop by and see the credit union difference in action. An hour of your time will pay great dividends for your family's financial well being.

Paul Hughes
President, Greenville Federal Credit Union

How to save money on your next car purchase.

Shopping for a new car can be exciting. So what should you do to before you even step foot on a car lot? With sophisticated technology ranging from voice controlled texting to in-car web surfing, none of these items come cheap. That's why many experts recommend you to follow some of the steps below to save as much money possible during your next purchase:

Research the true market value. What a dealer is selling a car for is almost always less than the real invoice price. Go online and a visit some of the most common websites that list market values of the car you are looking at. Some sites may tell you what the car you are looking at should cost.

Be value oriented. Avoid paying more for a car than you can actually afford. Don't get emotionally attached to a car because it is

an "expensive" model and may impress your friends. Focus on other aspects like reliability or fuel efficiency.

Take the car for a test drive. Spend time with the car before you purchase something you may be unhappy with. Some dealerships have online sales departments to avoid the pressure sale. But don't get settled into a car without taking a long test drive. You can always call ahead to set up a test drive before you make your decision to purchase.

Don't just settle on their price. The negotiating process can be stressful. And as a result, many avoid this process and end up paying way more than they should. If you are that uncomfortable doing this in person, choose to negotiate with *(continued on page 3)*



internet team whenever possible. Sales teams generally work on volume and have a vested interest in selling many cars. That can mean bartering for a better deal in your favor.

Don't be in a hurry. Be patient, do your homework and shop around. You may find that buying a car in a rush prevents you from looking at possible red flags or annoying features that could have you regretting a purchase later. And you may find a better deal from another dealership on the same make and model.

Remember, you're the one making the purchase and in the driver's seat. You don't have to be pressured into spending too much money on your next purchase. And you can always contact the credit union to help determine used car values before you sign on the dotted line. Ultimately, we hope you are able to feel good about the value when buying your new or used car.

Contributing Source: Forbes Magazine



Enjoy fun and savings with discount tickets.

Celebrate the Summer with discounted tickets for admission to movies, theme parks and more. Greenville Federal Credit Union offers discount tickets to Regal theaters, Six Flags, Carowinds, and the Biltmore Estate in Asheville. Tickets may be purchased at any branch significantly less than on location.

Six Flags: Now open—tickets are \$31.00

Carowinds: Now open—tickets are \$29.00

Regal Movie Theater: tickets are \$6.50 (Restricted); \$7.50 (Unrestricted)

Biltmore Estate: tickets are \$40.00

We're upgrading your online banking experience September 8.

SPECIAL NOTICE: Online banking upgrade

On September 8, the credit union will be making improvements to make your online banking experience better. This upgrade will give you more choice, freedom and convenience than ever. With one-click access to the activities that matter most to you, you can customize your home banking

experience to fit your needs.

Your new online banking platform will still have the features and functionality you're accustomed to, but with more flexibility for you. For example, you can arrange your home banking main page to include the features and functions that you use most often. You will also enjoy some new features, such as the ability to set up recurring transfers and automatic transfers whenever an account balance gets too high or too low.

On September 8, you'll simply log in and start using your new options. The first time you log in following the refresh, you will use your member number. After that, you can change it to a new user ID that is personal to you and easier to remember. During the first login process, you will also set up your additional security layers, such as questions and images. You will only need to do this the first time you log in.

Once you log in, you will be ready to begin customizing your view. Choose between a two- or three-column layout and move, delete and add boxes of content to your taste. All of your current settings and information, such as automatic payments and bill pay information, will migrate to the new system. There will not be any need for you to set it up again.

Look for more information as September 8 gets closer to making your online experience better than ever.

2011 Reg CC Notice: FUNDS AVAILABILITY POLICY

Our general policy is to allow you to withdraw funds deposited in your account on the next business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds for up to nine business days. When next day availability or an exception hold are not applied by us, funds will generally be available by the second business day after the day of deposit. You should refer to the Credit Union's full Funds Availability Policy in Your Membership Agreements and Disclosures to assess questions about the availability of your deposits.

Six School District Employees Named 2011 Employees of the Year.

Greenville County Schools and Greenville Federal Credit Union have announced six winners of the Greenville County Schools Employee of the Year Awards.

Winners were announced in six categories: School Administrator of the Year, Assistant School Administrator of the Year, School Support Employee of the Year, Operations Employee of the Year, District Professional Employee of the Year, and District Support Employee of the Year. Each award winner received \$500 cash and a special award commissioned by Greenville Federal Credit Union. Their school or department also received \$500 cash so all employees can share in the honor.



Left to right: Susan Baughman, Chuck Head, Susan Skelton, Quentin Cavanagh, Ken Smith (for Wendy Oates), Scott Rhymer, Matt Tebbetts

School Administrator of the Year

Scott Rhymer, Principal, Greer Middle School

Because of Mr. Rhymer's leadership, truancy and absenteeism have been greatly reduced at Greer Middle School, while test scores continue to increase because of his leadership. Mr. Rhymer figured a way to include teacher in-service and training during the school days, which emphasizes to teachers the importance of family time while improving morale. He is present, involved, and encouraging at all the school's events. Students comment that they know he cares about every student and has made the school a better place for all students to learn.

Assistant School Administrator of the Year

Susan Skelton, Assistant Principal, Bethel Elementary

Everything Mrs. Skelton does for her school is with 100 percent passion for the students and staff. Whether it is discipline, a special education need, or just advice for staff members, Mrs. Skelton takes time to handle each issue with care. She coaches students who need extra help, spending time to monitor their progress and provide advice, encouragement, and rewards. Student academic improvement is seen among the students she mentors. Teachers commend her sincere interest in their students, and say she always remembers the details of their personal and academic efforts.

Operations Employee of the Year Award

Chuck Head, Plant Engineer, Roper Mountain Science Center

Roper Mountain Science Center's Chuck Head puts his hands and heart into everything he does, and often works after hours and on weekends to meet the needs of the staff and school. The staff has had to call on him during the evenings, especially on the cold winter nights, to check the heat levels in the building. He often comes in the building after hours to empty humidifiers to protect books, paper and equipment until the problems are resolved. In preparing for a major event at the facility, he worked through most of Winter Break to coordinate painting and drywall installation and ensuring the construction was completed and the building ready to go in time for the gala.

School Support Employee of the Year

Wendy Oates, Program Specialist, Site Facilitator, Twilight and Virtual School Programs

Wendy Oates is considered the "go-to" person for the entire staff, always ready to support them, and often anticipating their needs before they ask. Her goal is to see that the students she serves get all the help they need to succeed by offering assistance with computer problems, coordinating home-school tutoring support, and encouraging the struggling student to keep trying. She is always ready to assist a guidance counselor or teacher, and provides empathy and warmth when dealing with parents. Mrs. Oates saves the district money by virtually eliminating the use of paper by putting all forms and documents online.

District Professional Employee of the Year

Quentin Cavanagh, Marketing Training Specialist, Food and Nutrition Services

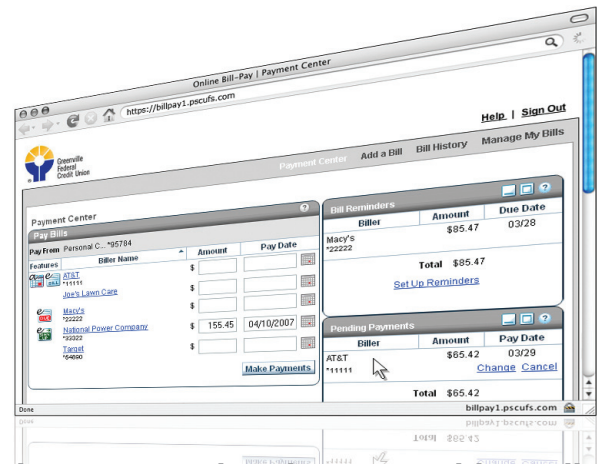
Dedication to the job. Ability to handle multiple duties at one time. Providing outstanding customer service. The Food and Nutrition Services Department has benefited greatly from Quentin Cavanagh's knowledge and expertise. His willingness to help others was clearly seen when he conducted a holiday fundraiser, raising more than \$3,000 that was donated to a local charity. He conducts orientation classes for new employees and takes his knowledge to schools to train their staff and students on safety issues. He developed a marketing plan to ensure consistency throughout the district and has worked to improve the visual appeal in our high school cafeterias.

District Support Employee of the Year

Susan Baughman, Service Center Representative, Communications Dept.

Susan Baughman has been described as a "behind the scenes cheerleader," making everyone she comes in contact with feel like a winner. She takes her job seriously and uses the Greenville County Schools Code of Ethics as her guide. The knowledge she has acquired over the years allows her to answer parents' questions instantaneously, even memorizing most of the employee's extension numbers. When a co-worker was on extended medical leave, Mrs. Baughman came in early, stayed late, took on additional work, and lent emotional support to her co-worker and supervisor. One principal said, "She reflects enthusiasm, spreads good cheer, raises morale, inspires associates, and provides invaluable prompt support with confidence and expertise."

Save time and money with even more online services.



NetBranch

Enroll for free 24/7 online account access and manage your money when it is convenient for you.

- Check account balances and transaction history
- Perform account transfers
- Reorder checks
- View copies of checks
- Make credit union VISA credit card payments
- Make credit union mortgage payments
- Schedule automatic transfers between accounts or for loan payments
- Access a variety of financial calculators
- Submit loan applications
- Download account history to Quicken or Microsoft Money

HOW TO ENROLL IN NETBRANCH:

- Go to www.greenvillefcu.com and click Online Services
- Click “Learn More About NetBranch and How to Enroll”
- Fill in the required fields
- Receive your NetBranch password within 1-2 business days

Online Bill-Pay

Paying bills online has never been easier and more secure.

- Receive and view bills from more than 370 vendors
- Funds can be deducted on the date your payment is due (in most cases)
- Payments can be made on the same day or next day
- Manage your bill payment activity with the user friendly Payment Center
- Receive notification when a bill needs to be scheduled or has been paid
- Use the dynamic calendar feature to identify the earliest available payment date

TO ACCESS ONLINE BILL-PAY, FOLLOW THESE SIMPLE STEPS:

- Log into NetBranch
- Click “Online Bill-Pay Enrollment Instructions.” These instructions walk you through the process of setting up your account.

Visit www.greenvillefcu.com for more information on how you can save time and money by making online payments.

We're going green and saving trees with credit card E-Statements

NetBranch users can now receive and view credit card statements online at any time. This service upgrade allows you to activate cards online, update personal information, and request statement copies.

HERE'S HOW TO ENROLL:

- Login to NetBranch
- Click on the credit card account
- Click “Online Services”
- Click “Enroll in eStatements”
- Enter email address
- Card holders will receive an email notification when the statement is ready

PhoneBranch

Call our automated audio system for 24/7 account access using a touch-tone phone. You can conduct a variety of transactions and/or inquiries on your account, including credit union loans. Obtain your Personal Identification Number (PIN) from a Member Service Representative to get started. Note that this PIN will be different than your ATM card PIN and NetBranch password.

- Check account balances
- Transfer money
- Obtain check-clearing information
- Make credit union credit card payments

THERE ARE SEVERAL OPTIONS AVAILABLE TO MAKE CREDIT CARD PAYMENTS:

- During business hours – Please call 864.235.6309 to speak with a Member Service Representative. Business hours are Monday through Thursday 9:00am to 5:00 pm and Friday 9:00 am to 6:00 pm.
 - After business hours – Please call 1.800.654.7728 to speak with our credit card processor who will be happy to make the payment for you.
 - On the Internet through your NetBranch 24 hour home banking system.
- For further information on NetBranch, visit www.greenvillefcu.com.

For more information on PhoneBranch or to obtain your PIN, call 864.235.6309 to speak to a Member Service Representative.



Your credit union tees it up for charity.

Greenville Federal Credit Union was the presenting sponsor of the Junior Achievement Golf Tournament held on June 16 at Verdae Greens Golf Club. This year's event hosted 28 teams representing local businesses throughout the Upstate. In the end, the tournament raised a record \$22,000, with all of the proceeds benefiting Junior Achievement's in-school programs.

Junior Achievement is a non-profit organization providing hands-on economic and work force readiness skills that are taught in local schools by business volunteers. Each year, Junior Achievement will reach thousands of children in classrooms ranging from Kindergarten through high school. For more information on Junior Achievement, please visit their website at www.upstatesc.ja.org.

The move to E-Statements and how it affects you.

In an effort to cut costs and become a greener business, we are making E-Statements the preferred method of statement delivery. As printing and postage costs continue to rise, we ask that you help in our effort of becoming more environmentally-friendly by reducing expenses and using less paper. As a non-profit cooperative, the credit union will pass on that cost savings to members. If you do not wish to enroll and wish to continue receiving paper statements, we will gladly continue to provide that service for a \$1 monthly fee. We hope that if you're not already using the service, you will soon discover how easy and convenient it can be.

The paper statement fee will apply to all deposit statements. Members 18 years of age and younger, and members born before 1950 will be exempt from the paper statement fee.

Enrolling in E-Statements is easy and it's free.

Simply login to your NetBranch account and click the E-Statements link to get started.

Why E-Statements:

- Fast, secure and FREE
- Available the 1st week of the month
- View statement history for 18 months
- Same detailed list of transactions as paper statements
- Save money on energy, paper, postage and fuel
- Better for the environment
- Reduces the risk of fraud and ID Theft

Receive monthly and quarterly statements via NetBranch for access anytime:

- You must have a NetBranch account to enroll in E-Statements; the two services are not linked
- Make sure you are enrolled and logged into NetBranch (see below)
- Click on E-Statements
- Enter the requested information and click "Sign-Up"
- You will automatically receive your statements through NetBranch at the beginning of each month
- Un-enroll any time by contacting a Member Service Representative

Enrolling in NetBranch is easy, simply follow these steps:

- Visit www.greenvillefcu.com and under the Services menu go to "Online Services"
- Under NetBranch, click "Learn More About NetBranch And How To Enroll"
- Click the link "Not Enrolled? Enroll Today"
- Fill out and submit the enrollment Application Form

It pays to protect your account with Courtesy Pay.

With life's demands and hectic pace, overdrawing an account can happen to the best of us. That's why we offer Courtesy Pay, a service that provides approved account holders the ability to overdraw their Regular or Yield-Plus Checking account up to \$500. This non-contractual overdraft protection service requires no member action or signed agreement – and costs nothing unless the privilege is used. If you forget or miscalculate something, Courtesy Pay saves you time, money and embarrassment from having a Non-Sufficient Fund (NSF) item returned to a merchant.

If you do not wish to participate in this program, please notify us in writing or by fax at (864) 370-9414.

Your checking account must be brought to a positive balance at least once within a 30-day period to maintain the Courtesy Pay protection privilege. For more information, contact a Member Service Representative.

Even more surcharge-free ATMs.



You now have access to even more ATM locations that are safe, well-lit, easy to identify, and of course surcharge-free. Greenville Federal Credit Union is a member of the largest credit union-only ATM network in the country. CO-OP Network membership provides surcharge-free access to 28,000 ATMs throughout the U.S. and Canada and in cooperation with 7-Eleven®, Publix and Spinx, is bringing even more places to conveniently access your money.

Find the closest ATM without leaving home. To locate ATMs in your area or nationwide click on the "Find ATM" button on the credit union homepage, enter the information required and click search. Visit www.greenvillefcu.com for more information on the CO-OP Network and surcharge-free ATMs. Look to your credit union or CO-OP Network whenever you need ATM access.



Loan Application

I AM APPLYING FOR:

- INDIVIDUAL ACCOUNT JOINT ACCOUNT
 JOINT ACCOUNT WITH OTHER THAN SPOUSE

- VEHICLE LOAN CERTIFICATE SECURED HOME EQUITY LINE OF CREDIT
 PERSONAL LOAN SHARE SECURED SECOND MORTGAGE
 OVERDRAFT PROTECTION OTHER:

LOAN AMOUNT REQUESTED \$	PAYMENT PROTECTION INSURANCE LIFE: <input type="checkbox"/> SINGLE <input type="checkbox"/> JOINT <input type="checkbox"/> DISABILITY	PAYROLL DEDUCTION <input type="checkbox"/> YES <input type="checkbox"/> NO
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APPLICANT

LAST NAME	FIRST	MIDDLE	MEMBER #
HOME ADDRESS			CITY ST ZIP
DATE OF BIRTH			
<input type="checkbox"/> OWN <input type="checkbox"/> RENT HOW LONG?	HOME PHONE	WORK PHONE	SOCIAL SECURITY #
EMPLOYER NAME AND ADDRESS			POSITION
GROSS MONTHLY INCOME \$	MORTGAGE/RENT \$	LENGTH OF EMPLOYMENT YRS.	
OTHER MONTHLY INCOME	SOURCE OF OTHER INCOME	# OF DEPENDENTS	
COMPLETE FOR JOINT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE***			
<input type="checkbox"/> MARRIED		<input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED	

CO-APPLICANT

LAST NAME	FIRST	MIDDLE	MEMBER #
HOME ADDRESS			CITY ST ZIP
DATE OF BIRTH			
<input type="checkbox"/> OWN <input type="checkbox"/> RENT HOW LONG?	HOME PHONE	WORK PHONE	SOCIAL SECURITY #
EMPLOYER NAME AND ADDRESS			POSITION
GROSS MONTHLY INCOME \$	MORTGAGE/RENT \$	LENGTH OF EMPLOYMENT YRS.	
OTHER MONTHLY INCOME	SOURCE OF OTHER INCOME	# OF DEPENDENTS	
COMPLETE FOR JOINT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE***			
<input type="checkbox"/> MARRIED		<input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED	

Other obligations (e.g. liability to pay alimony, child support, separate maintenance.) List any obligations and amounts below:
 \$ _____ \$ _____
 APPLICANT CO-APPLICANT

*You do not have to disclose alimony, child support or separate maintenance income if you do not wish to have it considered as a basis for repaying the credit extended to you. **Answer if you are applying for secured credit; if you are applying for joint credit; if you live in a community property state; or if you rely on property located in a community property state as a basis for repayment. Community property states include: AZ, CA, ID, LA, NM, NV, TX, WA, WI and Puerto Rico. If you are applying for individual, unsecured credit and do not reside in a community property state, then do not answer. I certify everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved and I authorize you to share this application with any of your affiliates, for the purpose of determining whether I might qualify for other products you or those affiliates offer. I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Applicant: _____ Date: _____

Co-Applicant: _____ Date: _____

Loan Rate Schedule

Effective July 1, 2011

		APR ¹
VISA	Platinum	8.99%
	Classic	13.90%
Personal, Overdraft, Line of Credit ²	Quarterly variable as low as	9.99%
Personal single payment note	92 days or less	18.00%
Share Secured ³	Quarterly variable, 3% over Index	5.00%
Certificate Secured ⁴	3% over Index	
New Vehicle ⁵ (less than two years old and less than 30,000 miles)	36 months or less as low as	2.99%
	48 months or less as low as	3.49%
	60 months or less as low as	3.99%
	72 months or less as low as	4.99%
	84 months or less as low as	5.99%
Used Vehicle, (more than two years old and more than 30,000 miles)	48 months or less as low as	4.49%
	60 months or less as low as	4.99%
New Motorcycle,	72 months or less as low as	5.99%
New RV, New Boat ⁶	84 months or less as low as	6.99%
Mature Vehicle and other secured ⁷	48 months or less as low as	7.99%
	60 months or less as low as	8.49%
	72 months or less as low as	8.99%
	84 months or less as low as	9.49%
Home Equity Line of Credit ⁸ (as low as)	50% or less loan to value	3.00%
	80% or less loan to value	4.00%
	90% or less loan to value	5.00%
	95% or less loan to value	6.00%
	95% or greater loan to value	7.00%
Second Mortgage ⁹	as low as (contact for more details)	5.99%
Mobile Home ¹⁰	50% loan to value as low as	9.99%
	75% loan to value as low as	10.99%
Unimproved Property	2YR-ARM as low as	6.25%
	5/1-ARM as low as	6.75%
Mortgages ¹¹	2YR-ARM as low as	3.75%
	5/1-ARM as low as	4.50%
Investment/ Rental Property	2YR-ARM as low as 5/1-ARM as low as	5.50% 5.99%

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%. ^{5,6,7}Our definition of New, Used, and Mature 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. ^{8,9}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. ¹⁰Mobile 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.



Savings Rate Schedule

Effective July 1, 2011

Regular Share Savings	Rate	APY*
<\$1,999.99	0.10%	0.10%
\$2,000 and up	0.15%	0.15%
Holiday Club Savings	0.10%	0.10%
Regular Share Checking	0.10%	0.10%
Yield-Plus Savings – \$2,000 Minimum Deposit		
< \$2,000 Below Minimum	0.10%	0.10%
>=\$2,000 to \$24,999.99	0.25%	0.25%
>=\$25,000 to \$49,999.99	0.50%	0.50%
>=\$50,000 to \$74,999.99	0.65%	0.65%
> \$75,000	0.85%	0.85%
Yield-Plus Checking – \$2,000 Minimum Deposit		
< \$2,000 Below Minimum	0.10%	0.10%
>=\$2,000.00 to \$9,999.99	0.25%	0.25%
>=\$10,000.00 to \$24,999.99	0.25%	0.25%
>=\$25,000 to \$49,999.99	0.50%	0.50%
>=\$50,000 to \$74,999.99	0.65%	0.65%
> \$75,000	0.85%	0.85%
Share Term Certificates (CDs) – \$500 Minimum Deposit		
Special 30 month Step Up	1.20%	1.21%
91 day	0.50%	0.50%
6 month	0.55%	0.55%
12 month	0.85%	0.85%
18 month	1.00%	1.00%
24 month	1.10%	1.10%
30 month	1.20%	1.21%
36 month	1.25%	1.26%
48 month	1.50%	1.51%
60 month	2.00%	2.02%
Share IRAs – Traditional And ROTH		
Special 30 month Step Up	1.20%	1.21%
Variable Rate	0.50%	0.50%
Fixed Rates		
6 month	0.55%	0.55%
12 month	0.85%	0.85%
18 month	1.00%	1.00%
24 month	1.10%	1.10%
30 month	1.20%	1.21%
36 month	1.25%	1.26%
48 month	1.50%	1.51%
60 month	2.00%	2.02%

*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 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
Rudolph Gordon, Director
Dana Crowl, Director
Jamie McCutcheon, Director

Supervisory Committee

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Dorothy Chapman Pearson, Member
Kerri Smith, Member