

MoneyClips

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

Fall 2016

IMPORTANT DATES:

- Oct. 10 Columbus Day, credit union closed
- Nov. 4 Shred Day, Mauldin Branch
- Nov. 8 Election Day
- Nov. 11 Veteran's Day, credit union closed
- Nov. 24 Thanksgiving Day, credit union closed
- Dec. 26 Day After Christmas, credit union closed

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Fall for our lowest rates.



AS LOW AS
1.74% APR*
 VEHICLE LOAN
 LIMITED TIME

Get an incredible rate this fall when you purchase or refinance a vehicle.

This is the time of year most vehicle manufacturers drop prices on current inventory to make room for next model year's inventory. Plus your credit union offers some of the most competitive loan rates in the country. Enjoy the same low rate on new, pre-owned and refinanced vehicles (cars, trucks and SUVs) with less than 30,000 miles and less than two years old.

Did you know we can beat outside rates?

If you already have or are offered a better rate by outside lenders, we will beat their rates by a quarter percent* if the terms and collateral requirements are comparable (excluding automobile manufacturer and captive finance company 0% rate offers.)



Greenville
Federal
Credit Union



Apply with our new and improved online app or visit any branch to get started.

Join and prosper.®

*Annual Percentage Rate is based on a 36-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 36-month loan with 1.74% APR would have monthly payments of \$28.54 per thousand borrowed. Rate floor is 1.74%, offer excludes current loans held by Greenville Federal Credit Union. Offer good from Sept. 15 through Nov. 30, 2016. ©2016, Greenville Federal Credit Union. All rights reserved. Member NCUA.



President's column.

Wade Hampton Renovation is in full-swing...and here is what you need to know.

Our new drive-up teller facility is currently being built next to our existing Wade Hampton Branch with a target completion date of year end.

The facility will have four drive-through lanes, an ATM lane, an exit lane and full access to the parking lot and existing branch building. The new building will have the same architectural look of the existing building giving the property a campus-like feel. With twice the number of drive-through lanes and a full staff of dedicated tellers, this new facility will provide our Wade Hampton visitors a much more efficient and convenient option to make simple transactions.

Improvements to the driveway and parking lot will begin by moving the entrance on Wade Hampton Boulevard further north to line up with Karen Drive on the other side of the street. The parking lot construction, to begin in late November to early December, will definitely cause some disruption and inconvenience. We will try to limit this as best we can and we ask for your patience during the process. We are confident that you will appreciate the improvements when complete.

Renovations to the existing branch building will begin after the first of the year. During construction the building will be open for loans and new accounts in temporary surroundings with very limited

teller availability. If you do need teller transaction service, we really encourage you to give our new drive-up teller facility a try – we are sure you will be impressed with the level of service and efficiency.

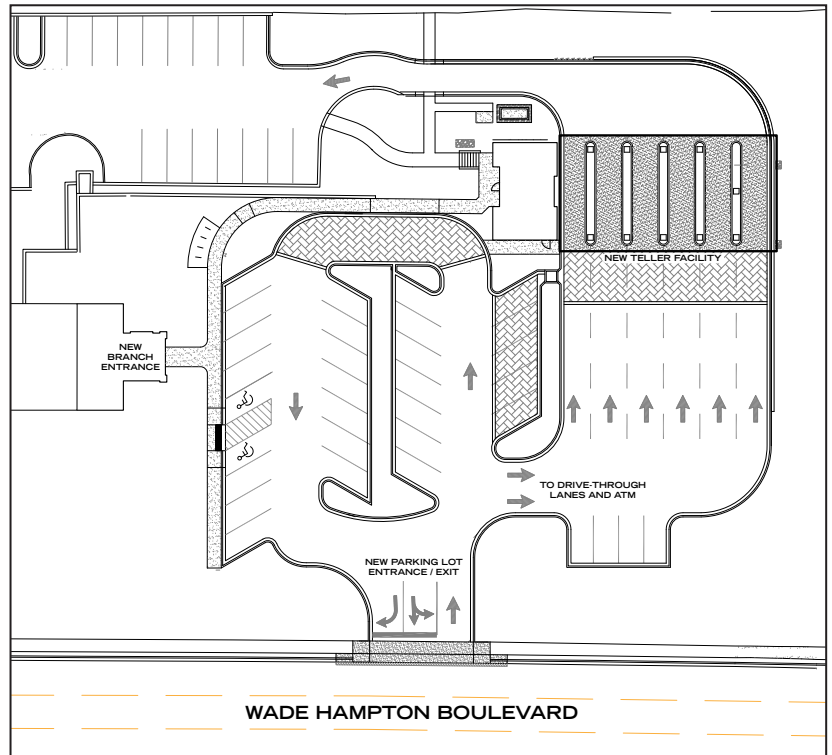
The last step of the renovation will be to knock down the bridge that has been a major safety concern for many of our members. The new entrance will provide a safe entry way into the branch directly from the parking lot and members will no longer have to walk across drive-up traffic to get inside.

We will provide construction updates on our website throughout the improvements to the Wade Hampton Branch. While there will be disruption over these coming months, we know that you will be proud of your new facility when it is complete. We invite you to visit our other newly renovated branches to get a feel for what you can expect when the Wade Hampton project is finished. Thank you in advance for your understanding and your patience as we complete this monumental, but necessary task.

Paul Hughes
President, Greenville Federal Credit Union



New Teller Facility , Back View



Wade Hampton Branch Renovation

Credit union adds new mascot with goal of educating students.

Greenville Federal Credit Union is excited to introduce our new mascot, Clark, a young, financially-savvy owl. Clark is a dependable, trustworthy, and helpful high school student that truly cares about his community. By using Clark to engage a younger segment of Greenville County, the credit union hopes to provide more opportunities for financial literacy and start an open conversation with students about spending and saving. Clark will represent the credit union in the community, at school events, and at many credit union sponsored functions. Clark made his first appearance on Friday, August 19th, at Westcliffe Elementary School.

“When nine Greenville County School teachers came together to create our credit union, they had a vision and passion for education and financial literacy, “ explained Paul Hughes, credit union President. “Clark wants to help students and adults of all ages to better understand the importance of saving money. He knows that by doing this he will make our community even better.”



Founded in 1968 by Greenville County Schools, Greenville Federal Credit Union remains dedicated to the educators of Greenville County and passionate about financial literacy for students. To learn more about Clark or request an appearance at a community or company event, please visit www.greenvillefcu.com/clark.

Follow all of Clark's adventures on social media:



facebook.com/clarktheowl

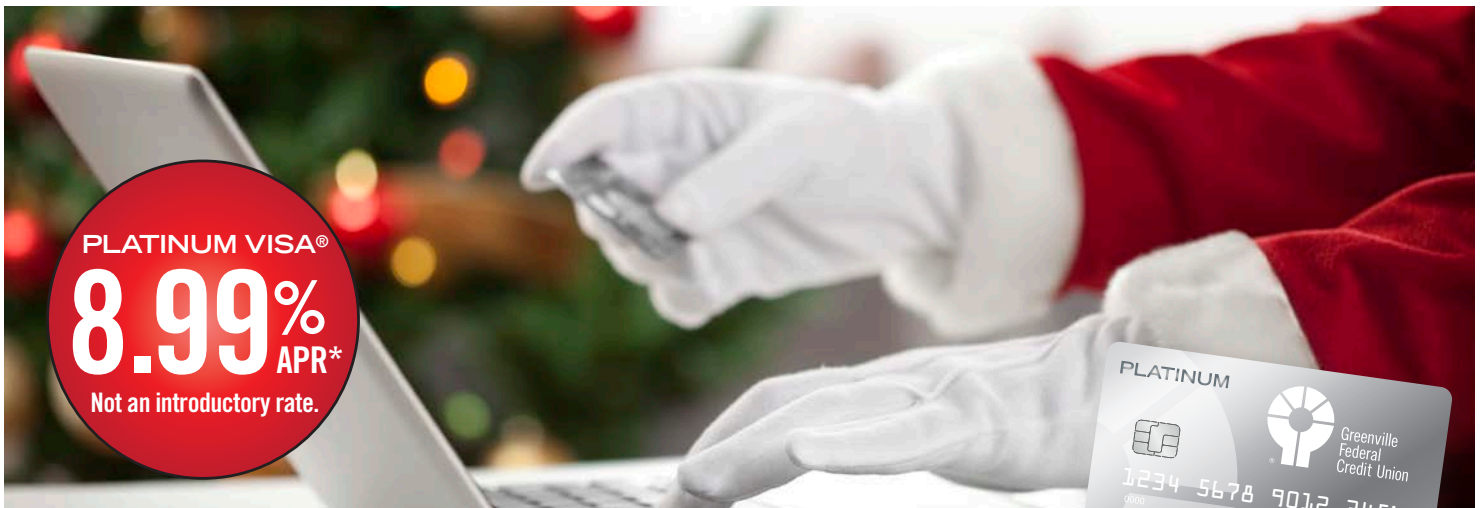


twitter.com/clarktheowl



instagram.com/clarktheowl

'Tis the Season to choose our VISA®



Santa knows which card companies are raising rates and fees on card holders, and your credit union is not one of them. Make your season brighter with a better card.

No Annual Fee • Free Balance Transfer • Low APR • Credit Union Rewards Option



Apply online at www.greenvillefcu.com
Call 800.336.6309 or visit any branch.

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 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

Brooke Chibbaro, Second Grade at Berea Elementary School

Brooke Chibbaro has created a classroom environment where students feel safe, comfortable, and part of a family. From the first day, she teaches them to treat others with kindness and to love learning together. She constantly seeks out new ideas, including the opportunity to collaborate with a teacher from Carolina High and Academy to conduct a reading project with their students. She has proposed a project-based unit for the entire school that includes a grant for a beehive. Mrs. Chibbaro also serves as Berea Elementary's literacy mentor. In this role, she gathers ideas and brings them back to her team to help them grow as reading teachers.



Secondary Level

Travis Farnham, English at Blue Ridge High School

Travis Farnham's commitment to students is evident in numerous ways. He received grants from donorschoose.org and the Greater Greer Education Foundation to update and improve the technology for his broadcast class. Using Power Hour as an additional opportunity to connect with students, Mr. Farnham not only offers an extra credit book club, but study sessions and assistance before every test. The book club has increased his students' desire to read independently. He serves as the Head Student Council Advisor and has organized a Blue Ridge Rock Climbing Club to provide opportunities for physical activity for students.

Gift-shopping made easy.

Get ahead of the holiday shopping game with these gift ideas that almost everyone on your list will enjoy.

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.

Tip: Movie tickets make great teacher gifts!



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.

Credit union hosts Ribbon Cutting for The Branch at Greenville High.

Greenville Federal Credit Union and Greenville Senior High School celebrated the opening of The Branch at Greenville High with a ribbon cutting ceremony and press conference on Tuesday, September 20.

Select community and school leaders heard remarks from Jason Warren, Greenville Senior High Principal, Dr. Burke Royster, Greenville County Schools Superintendent and Paul Hughes, President of Greenville Federal Credit Union. Students were interviewed and featured by numerous local media channels.

“We are thrilled to celebrate the opening of The Branch at Greenville High with a ribbon cutting ceremony. Through this generous partnership with Greenville Federal Credit Union to establish The Branch at Greenville High, we are able to provide the most authentic training experience available,” said Greenville Senior High School Principal, Jason Warren. “With the operation of The Branch during the school day, our entire student body has an opportunity to learn and practice personal financial management skills. This is a

perfect example of a wonderful opportunity for students that could not exist without the support of a business partner like Greenville Federal Credit Union. It is truly exciting for everyone to see students operating The Branch in person.”



“We are excited to present this unique partnership with Greenville High School and the district to the community and media. It’s a very proud moment for everyone involved,” said Paul Hughes, credit union President. “We believe that financial literacy and personal financial management are important life skills that will benefit these students well into their futures.”

Congratulations to the students for a successful launch of The Branch at Greenville High!



photo credit: Jack Lukow, Greenville Journal



Mauldin and Greer branches now offer safe deposit boxes.

Did you know safe deposit boxes are now available at our Mauldin and Greer branches? One of the many improvements during the branch renovations was adding safe deposit boxes for our members. And they are now available at the Mauldin, Greer and Pelham Road branch locations, and will be available at the Wade Hampton location when renovations are complete.

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.



UNAUTHORIZED ACH ENTRY FEE NOTICE

Effective September 1, 2016: A \$5 Unauthorized ACH Entry fee will be added to the credit union fee schedule. This fee will apply to those member accounts that receive unauthorized ACH credits from a financial institution and are returned to the originating financial institution.

Annual Charity Golf finds fundraising success on a warm September day.

Upstate South Carolina Credit Unions and the Carolinas Credit Union Foundation hosted the Fifth Annual Charity Golf Tournament benefitting the Children's Hospital of Greenville Health System at the Preserve at Verdae on September 12, 2016. The event successfully raised more than \$43,000 with more than 24 teams.

The money raised will fulfill part of a new \$150,000 pledge from area credit unions to help fund the renovation of the Children's Hospital Pediatric Hematology/Oncology entrance and waiting area. "Children's Hospital of Greenville Health System appreciates the support of the local credit unions to help transform health care for the benefit of children and their families in our region," said Dianne Dillon, Children's Miracle Network Coordinator Greenville Health System.

Many thanks go to all of the tournament sponsors, teams and the credit union golf committee for making this such a successful fundraising effort for the Children's Hospital. 2016 Event Sponsors included: Creative Builders, Pepsi of Greenville, Chick-Fil-A Woodruff Road, Jersey Mike's of Greenville and Century BMW.



NOV 4 **Community Shred Day**
Friday, November 4 • 11 am - 4 pm
Mauldin Branch, 142 Tanner Road, Greenville, SC 29607

FREE
Document Shredding
Refreshments and
Goodies

NOTICES DISCONTINUED

Beginning 01/01/2017 the credit union will no longer send Regulation D violation notifications. Regulation D Violations are outlined in the Membership Agreement on page 4, item c, and are subject to the Regulation D Violation Fee as set forth in the Fee Schedule.

c. Transaction Limitations for All Share Savings (Non-Transaction) Accounts: Pursuant to federal Regulation D, during any calendar month you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized, automatic, telephonic, home banking, or audio response transfer or instruction. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders, including orders received through ACH. Transfers/withdrawals in excess of the transfer/withdrawal limitations described in Regulation D may be subject to a Regulation D excessive transaction fee as set forth in the Schedule. For accounts in which activity violates these monthly limits, we may return each item that exceeds the monthly limit and charge you a fee for its return without notice to you. Additionally, continued abuse of the non-transaction account Regulation D rules allows us to close the account. If payment is made directly to the depositor, you may make an unlimited number of withdrawals from these accounts in person, by mail, at an ATM, or by telephone if the withdrawal is mailed to you in a check. There is also no limit on the number of transfers you may make to any loan account(s) with us.

Credit union joins mobile payment apps for Apple, Samsung and Android.

Swipe. Verify. Tap. Done.  



Greenville Federal Credit Union members can now make purchases from your mobile devices using Apple Pay, Samsung Pay and Android Pay. These payment apps allow you to carry your credit or debit card information in a digital form on your mobile device. Instead of using your physical plastic card to make purchases, you can pay with your smartphone, tablet, or smartwatch at the point of sale.

Once the appropriate app is installed to your Apple, Samsung or Android device* you can add your Greenville Federal Credit Union credit and debit card accounts by following the setup instructions within the app.

Look for this symbol at checkout.



Apple Pay, Samsung Pay and Android Pay are accepted virtually anywhere you can swipe or tap your card. Transactions using these apps are safe and purchases remain yours alone. Your payment information is neither stored nor shared so you can pay without worry. Plus, your credit union card accounts continue to reap the full benefits, reward options and security the credit union has always provided.

*Apple Pay, Samsung Pay, and Android Pay are compatible with select carriers and devices, and may be used at participating merchants. Visit www.apple.com/apple-pay, www.samsung.com/us/samsung-pay or www.android.com/pay for full app details, setup instructions, and steps for making purchases.

ANNUAL NOTICE: VISA DEBIT CARD AND NON-VISA DEBIT TRANSACTIONS

You may use your Card/Access Device without a PIN for certain transactions through a PIN-Debit network (which is a NON-VISA network) such as ACCEL/Exchange, CO-OP, NYCE, Pulse, and STAR. Provisions of the Electronic Funds Transfer agreement we have with you do not apply to transactions processed through PIN-Debit networks. To initiate a VISA debit transaction you may sign a receipt, provide a card number over the phone or Internet, or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a VISA network. Ask the merchant before processing your transaction if you are unsure. Only transactions applicable to VISA network transactions are subject to VISA's limited loss liability provisions.

Our mortgage rates give you more options.



As your not-for-profit financial alternative to banks, our mortgage rates have never been lower. The credit union's board of directors recently approved lowering rates for new adjustable rate mortgage applications. These new rates apply to jumbo-type loans as well. That means the as-low-as ARM rates are the same for standard loan amounts and jumbo-type loans. Whether you are looking for an ARM or fixed rate mortgage, we can help you save money with a competitive rate and lower down payment. See our website for current APR, payment calculations and other disclosure information.

3.00% Two-year ARM

Initial rate and payments fixed for two years. The rate cannot change more than 1% every two years.

3.25% Five/One ARM

Initial rate and payments fixed for the first five years. After five years, the rate cannot change more than 1% each year.

Fixed Rate Mortgage

Call for rates on our 15 and 30-year fixed rate mortgages.

Loan Rate Schedule

Effective October 1, 2016

| | | APR ¹ |
|--|---|------------------|
| VISA | Platinum | 8.99% |
| | Classic | 13.90% |
| | Classic Beginning | 17.99% |
| Personal Line of Credit ² | | 17.99% |
| Personal Loan | as low as | 7.99% |
| Share Secured ³ | Quarterly variable | 5.00% |
| 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 | 1.74% |
| | 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 or New or Used RV, Boat, Trailer, etc. ⁶ | 48 months or less as low as | 3.49% |
| | 60 months or less as low as | 3.74% |
| | 72 months or less as low as | 4.49% |
| | 84 months or less as low as | 4.99% |
| Home Equity | 80% or less loan to value | 4.00% |
| Line of Credit ⁷ (as low as) | 90% or less loan to value | 5.00% |
| | > 90% loan to value as low as | 6.00% |
| Second Mortgage ⁸ | as low as (contact for more details) | 5.99% |
| Mobile Home ⁹ | 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 | 5.25% |
| | 5/1-ARM as low as | 5.75% |
| Mortgages ¹⁰ (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 5/1-ARM as low as | 4.50% 5.00% |

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

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.



Savings Rate Schedule

Effective October 1, 2016

| | Rate | APY* |
|--|-------|-------|
| Regular Share Savings | | |
| <\$1,999.99 | 0.05% | 0.05% |
| \$2,000 and up | 0.10% | 0.10% |
| Holiday Club Savings | 0.05% | 0.05% |
| Regular Share Checking | 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 | 0.15% | 0.15% |
| >=\$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% |
| Yield-Plus Checking – \$2,000 Minimum Deposit | | |
| < \$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% |
| Share Term Certificates (CDs) – \$500 Minimum Deposit | | |
| Special 30 month Step Up | 0.55% | 0.55% |
| 91 day | 0.20% | 0.20% |
| 6 month | 0.25% | 0.25% |
| 12 month | 0.35% | 0.35% |
| 18 month | 0.45% | 0.45% |
| 24 month | 0.50% | 0.50% |
| 30 month | 0.65% | 0.65% |
| 36 month | 0.75% | 0.75% |
| 48 month | 0.85% | 0.85% |
| 60 month | 0.95% | 0.95% |
| Share IRAs – Traditional And ROTH | | |
| Special 30 month Step Up | 0.55% | 0.55% |
| Variable Rate | 0.40% | 0.40% |
| Fixed Rates | | |
| 6 month | 0.25% | 0.25% |
| 12 month | 0.35% | 0.35% |
| 18 month | 0.45% | 0.45% |
| 24 month | 0.50% | 0.50% |
| 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 or call 800.336.6309.

PhoneBranch

864.271.4391
800.223.6361

Board Of Directors

Willis Meadows, Chairman
Don P. Dempsey, Vice-chair
Jessie Bowers, Secretary
Robin Stack, Treasurer
Dicky McCuen, Director
Dana Crowl, Director
Jamie McCutcheon, Director

Supervisory Committee

Tim Toates, Chair
Rex Rodrigue, Member

Phone-A-Loan

864.241.6233
800.429.4538

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

| | |
|--------------|--|
| Why? | 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. |
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and Account Balances ■ Wire Transfer Instructions and Credit History ■ Transaction or Loss History and Credit Card or Other Debt When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. |
| How? | 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 Greenville Federal Credit Union 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? |
|--|---|-----------------------------|
| For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | YES | NO |
| For our marketing purposes— to offer our products and services to you | YES | NO |
| For joint marketing with other financial companies | NO | WE DON'T SHARE |
| For our affiliates' everyday business purposes— information about your transactions and experiences | NO | WE DON'T SHARE |
| For our affiliates' everyday business purposes— information about your creditworthiness | NO | WE DON'T SHARE |
| For our affiliates to market to you | NO | WE DON'T SHARE |
| For non-affiliates to market to you | YES | YES |

| | |
|-----------------------------|--|
| To limit our sharing | <ul style="list-style-type: none"> ■ Mail/Deliver the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 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> |
|-----------------------------|--|

| | |
|-------------------|--|
| Questions? | Call 1-800-336-6309 or go to the Internet: www.greenvillefcu.com |
|-------------------|--|

| Mail-in Form | |
|---|--|
| <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me. | |
| Name | Mail/Deliver to: Greenville Federal Credit Union 1501 Wade Hampton Boulevard Greenville, SC 29609 |
| Address | |
| City, State, Zip | |
| Account # | |
| Signature/Date | |

| What we do | |
|---|---|
| How does Greenville Federal Credit Union protect my personal information? | 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. |
| How does Greenville Federal Credit Union collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an Account or Make Deposits to or Withdrawals from Your Account ■ Use Your Credit or Debit Card or Apply for a Loan ■ Make a Wire Transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choice will apply to everyone on your account. |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Greenville Federal Credit Union does not share with its affiliates</i> |
| Non-affiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>The non-affiliate we share with is an insurance company, CUNA Mutual Insurance Society</i> |
| Joint marketing | <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"> ■ <i>Greenville Federal Credit Union doesn't jointly market with non-affiliated financial companies</i> |