

# MoneyClips

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

Summer 2013

**IMPORTANT DATES:**

- July 4 – Independence Day, Credit union closed
- August 21 – Greenville County Schools first day
- September 2 – Labor Day, Credit union closed
- October 7 – Charity Golf Tournament
- October 14 – Columbus Day, Credit union closed

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## Tax reform and what it may mean for your credit union.



**With recent revelations and increased scrutiny of the current tax system, Congress is turning its attention to comprehensive tax reform.**

Inside intelligence gathered by the credit union's legislative team confirms what the press has been reporting: that both the U.S. House of Representatives and the U.S. Senate are already considering new legislation to reform the U.S. tax code. Within the proposed reform is a provision that threatens the entire credit union system: the possible elimination of credit union federal tax exemption. Greenville Federal Credit Union may call on your help to ensure the exemption is protected. That's why it is important to truly understand how credit unions are unique and different from traditional banks and why it is vital that our tax status remains unchanged.

*continued p. 2*



Join and prosper.®



# President's column.

## Getting the word out on Capitol Hill, "Don't tax my credit union."

As your credit union President, I have a responsibility to speak with our lawmakers in Washington DC at least twice a year on your behalf. Greenville Federal Credit Union is a tax exempt organization, created under the auspices of the Federal Credit Union Act, originally passed into law in 1934. Although your credit union's history began in 1968, the credit union industry as a whole has been battling the for-profit financial institutions since our inception. While we are an industry that arose from Congressional statute, we always need to make sure that we have friends in Washington who understand and protect the credit union difference.

As our cover story describes, with the current budget woes in Washington, all tax exempt entities must potentially justify their special treatment. We can never be too vigilant when it comes to protecting our tax exemption. What does this mean to you?

1. Generally credit unions can offer lower loan rates and higher deposit rates. Profits are distributed back to the members.
2. Credit unions usually charge lower fees than banks.
3. Credit unions offer new services to their members that may not be profitable but are needed. We are here to serve our members!

What happens if the tax exemption goes away? Will banks charge

even more for their services? Probably. Will credit unions be unable to adequately grow reserves in the future? Likely. The financial landscape without credit unions is a very scary place. As a member owner in a cooperative, this should really concern you going forward.

Our Senators and Representatives need to understand how important this is to the voters. An email, letter, or phone call will go a long way in letting our elected officials know where we stand. We encourage you to visit the Advocacy page on our website ([www.greenvillefcu.com/advocacy](http://www.greenvillefcu.com/advocacy)) to learn more.

Although we do not know what will happen in this year's Congress, keep the following story in mind. When we met with one of our Senators early this year, he first told us we had nothing to worry about. But when we expressed that we would continue to worry, he agreed "that is probably a good idea."

The moral of the story is that we have to remain vigilant to protect our credit union's tax exempt status.

**Paul Hughes**

*President, Greenville Federal Credit Union*

## Tax Reform (continued from p. 1)

There are key differences between banks and credit unions that make membership in a credit union beneficial.

- First and foremost, credit unions are owned by the members they serve and operate as not-for-profit. Banks report to an outside group of stockholders and must earn profits to pay their stockholders.
- Credit union member-owners elect the persons serving on the credit union board of directors (which are voluntary, un-paid positions) by vote at the annual membership meeting. The individuals on a Bank's board of directors are elected by the stockholders of the bank and receive salaries for their positions.
- Each credit union member in good standing has equal ownership and one vote, regardless of how much money they have on deposit. Bank customers do not have a vote or voice regarding who is on the board of directors.



**Get Involved. Take Action.**

[www.greenvillefcu.com/advocacy](http://www.greenvillefcu.com/advocacy)

### A low cost alternative to traditional banking.

When thinking about your credit union it's important to remember you are an owner, you have a vote and a voice in the process, the services you receive are lower cost and any profits generated are returned to you in the form of dividends. These benefits are all due to how the credit union is structured. These distinctions are what give the credit union its ability to offer the same financial services as a bank, but at a much lower cost to you. A change in our tax-exempt status will affect our ability to be a true alternative to traditional banking.

Sources: Credit Union National Association, [www.cuna.org](http://www.cuna.org); World Council of Credit Unions, [www.woccu.org](http://www.woccu.org); Wall Street Journal.

# Credit union Company Partners enjoy Appreciation Night.

*Summer Kickoff 2013*

The credit union hosted its second annual Company Partner

Appreciation Night at the Greenville Drive game on May 16th. It was a beautiful summer evening at Fluor Field as more than 280 guests representing 33 of the credit union's company partners enjoyed dinner, fun and fellowship. Company partner member David Ward of Shred-A-Way, and Supervisory Committee member Kerri Smith, were chosen as honorary team captains for the night while the credit union's own Thomas Lentz threw out the honorary first pitch alongside sports celebrity Wayne Gretzky.

Greenville Federal Credit Union's Company Partner Program customizes credit union services for the specific needs of local

member organizations and their associates. Through this program the credit union brings services directly to our partners' locations – making credit union membership for their employees more convenient while providing personalized service for our partners.

For more information about the Company Partner program, please visit [www.greenvillefcu.com/company-partnership](http://www.greenvillefcu.com/company-partnership) or contact Heidi Payne, at [hpayne@greenvillefcu.com](mailto:hpayne@greenvillefcu.com).



## Financing or refinancing a home.

**Financial Tip**

Finding your dream home can be exciting. But finding the best mortgage that fits your needs or budget? Well, that's a different story. In fact, it happens to be one of the most stressful events in one's life.

The mortgage world can be a very confusing experience. Each mortgage has variables that determine how much a borrower ends up paying, along with technical verbiage that can make it difficult, or even frightening, to understand what he/she is getting into. Most borrowers simply want the best deal on a loan. Making apples-to-apples comparisons can be challenging. But having a little education can go a long way in helping you find the right mortgage for your situation.

**How much can I afford?** Before you start looking for a new house or dive into mortgage calculations and applications, ask yourself two important questions: How long do I plan to stay in this house? How much money can I put down on the purchase of this house?

Your answers to these questions can help you determine the best mortgage for your short-term financial situation and long-term outlook. Understanding the advantages of each type of mortgage can help you decide which one makes sense for your situation.

**Fixed Rate or Adjustable Rate Mortgage (ARM)?** According to Realtor.org, the national average of Americans owning their homes between 2001-2009 was 6 years. That average has increased a little since the real-estate collapse of 2011.

What does the average time owning a home for the buyer mean? Buyers who do not plan to stay in their homes very long and who are looking for lower borrowing costs should consider an ARM. Borrowers, who plan to remain in their homes for a longer period of time, generally more than 7 years, may consider the traditional fixed-rate mortgage. More often, an ARM may just be a better mortgage than any fixed-rate mortgage you would consider given many factors.

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# Six School District Employees Named 2013 Employees of the Year.

Greenville County Schools and Greenville Federal Credit Union recently announced six winners of the Greenville County Schools Employee of the Year Awards at the Salute to Education banquet.

Winners were selected 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 share in the honor.



## School Support Employee of the Year

**Rebecca Pridgeon, Guidance Clerk, Carolina High School and Academy**

Rebecca Pridgeon is in the business of relationship-building. As the guidance clerk, she is in frequent contact with parents and students, helping them make informed decisions about their education. She has put a system in place at the school to monitor, track and report students' graduation progress as well as to provide documentation to support the transient school population. Mrs. Pridgeon uses her relationships with outside agencies to help families take advantage of community resources. Her rapport and calm spirit create an environment that is supportive, sensitive, and sympathetic.

## District Support Employee of the Year

**Jackie Cauley, Secretary, Accountability and Quality Assurance**

Jackie Cauley maintains an efficient and organized Research Department with prompt and courteous responses to requests for information. She designed and implemented a customized, electronic filing system to effortlessly locate required and archived documents. The system was so effective she shared this expertise with other office professionals during last year's Summer Academy. Jackie provides invaluable service to schools by ordering and receiving standardized reports such as ACT, SAT, and AP assessments. She facilitates structure and order, promotes communication, and remains calm in stressful situations.

## School Administrator of the Year

**Brenda Byrd, Principal, Bethel Elementary School**

This outstanding principal encourages her students and staff to do their personal best. Brenda maintains an open-door policy and is an energetic mentor for first-year principals. Brenda has greatly impacted the Bethel community by establishing monthly data team meetings for teachers to use data to improve instructional practices. One of her most well-received efforts was adding the Culinary Creations menu and incorporating healthy foods at school events. She encourages teachers to infuse movement into instruction and classroom celebrations. Striving to do the right thing for students, staff, and parents is a top priority for her.

## Operations Employee of the Year

**Mike Robinson, Technology Crew Chief, Maintenance Department**

Mike Robinson spends his own time researching the latest technology in public address systems, camera systems, and security systems for schools. His constant flow of innovative ideas has consistently saved the district money in materials and labor. Mike reviewed and rewrote the specifications to improve the performance of school camera systems used in the new middle school currently under construction. He is likeable, motivated, dedicated, and curious, making him a great employee.

## District Professional Employee of the Year

**Michael Simmons, Greenville County Schools Webmaster, Education Technology Services Department**

Michael Simmons not only maintains the Greenville County Schools website, but also assists school webmasters with their sites. He willingly spends extra time training them. His patience is unending and his competence is superior. Michael's vision for all schools to use Dynamic Web Design has helped school webmasters develop and maintain their sites more easily. He redesigned the district website with the Communications Department last year to make it more user-friendly, logical, and intuitive.

## Assistant School Administrator of the Year

**Terri Wheeler-Hawkins, Assistant Principal, Oakview Elementary School**

Mrs. Wheeler-Hawkins consistently focuses on student achievement and always asks, "What is best for our students?" She leads by example and can often be found working with individual students to complete an assignment, modeling a lesson for a new teacher, or meeting with parents and teachers. She developed the Morning Tutoring Program to pair younger students with fifth grade mentors to build their reading and writing skills. According to one student, "You learn better, it helps with tests, and it is fun!" Terri's commitment to excellence has established a vision for the academic and emotional growth of students who participate in the program.



Ticket prices are subject to change.

# Enjoy fun and savings with discounted tickets.

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. To save a trip to the credit union, simply call your nearest branch and request the tickets of your choice. Your account will be debited and you will receive the tickets via mail within days.

**Six Flags: Now open—tickets are \$37.00** Children 2 and under are free.

**Carowinds: Now open—tickets are \$33.00** Children 2 and under are free.

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

Ticket prices will increase to \$7.00 (Restricted) and \$8.00 (Unrestricted) when current inventory is depleted.

**Biltmore Estate: tickets are \$40.00** Between 5/25 - 9/3, children 16 and under are free with the purchase of an adult ticket.

# Have you registered your debit card to start earning cash back?

**It's free, but you must register before you can start earning cash back.**

Your Greenville Federal Credit Union debit card has always offered convenient access to your money, but now offers a way to earn money, too. Under our free CardCash program all credit union debit cards are eligible to earn cash back on signature-based debits.

Here's how to earn cash back with your debit card:

1. Register online at [www.cardcash.us/greenvillefcu](http://www.cardcash.us/greenvillefcu) or by completing a registration card at the nearest branch. This program is free to members.
2. Use your debit card as credit for your everyday purchases and bill payments, by selecting "credit" instead of "debit."
3. Exceed your monthly minimum of \$600 in qualified non-pin debit card purchases and bill payments.
4. Start earning unlimited cash back per year.\*
  - 1.00% On qualified monthly purchases totaling \$600.01 - \$1,100.00
  - 0.50% On qualified monthly purchases totaling \$1,100.01 - \$1,600.00
  - 0.25% On qualified monthly purchases totaling \$1,600.01 and higher
5. Track your earnings each month with a CardCash™ statement.

**Don't have a Greenville Federal Credit Union debit card?**  
Contact us to learn how to qualify for a debit card.



**cardcash**<sup>TM</sup>  
press credit everyday, every pay

**Register now to begin earning.**

- You can register for CardCash™ by:
- visiting [www.cardcash.us/greenvillefcu](http://www.cardcash.us/greenvillefcu) and registering online.
  - visiting the nearest branch and completing your registration with a teller.

\*Terms & Conditions apply. Visit [www.cardcash.us/greenvillefcu](http://www.cardcash.us/greenvillefcu) for details. Have a question? Email us at [support@cardcash.us](mailto:support@cardcash.us) or talk to a customer support representative at 704-227-0709. Due to any unforeseen legislation or disputes with merchants that could affect signature-based/non-PIN transactions, the credit union could modify or cancel this program at any time.

## 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.

Join the fun and support a great cause!

2nd Annual Greenville Federal Credit Union

# Charity Golf Tournament

Benefitting



Children's Hospital  
Greenville Health System

Monday, October 7, 2013

The Preserve at Verdae

9:00 a.m. Shotgun Start, Captain's Choice

8:00 a.m. Registration

### Course Prizes:

- Hole-in-one prizes
- 1st place team prizes
- Raffle prizes

### Entry Fee Includes:

- 100% of your donation is tax-deductible
- Cart, range balls and course fees
- Team prize
- Lunch and on-course refreshments

### Corporate Sponsorship Opportunities

**GOLD**

**\$2000 Donation**

- Two Complimentary Golf Teams (8 Players)
- One Tee and one Hole Sponsorship
- Name and logo to appear as sponsor

**SILVER**

**\$1500 Donation**

- One Complimentary Golf Team (4 Players)
- One Tee and one Hole Sponsorship
- Company listed as sponsor in course booklet

**BRONZE**

**\$1000 Donation**

- One Complimentary Golf Team (4 Players)
- One Tee Sponsorship



### Presenting Sponsor



Greenville  
Federal  
Credit Union

Teams of four players \$600.00 • Individuals \$200.00

## CHARITY GOLF TOURNAMENT • OCTOBER 7, 2013 • REGISTRATION FORM

Company Information

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Player Name

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Handicap

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### PLEASE SELECT:

- \_\_\_\_\_ \$2000 Gold Sponsor
- \_\_\_\_\_ \$1500 Silver Sponsor
- \_\_\_\_\_ \$1000 Bronze Sponsor
- \_\_\_\_\_ \$ 600 Foursome
- \_\_\_\_\_ \$ 200 Individual Player
- \_\_\_\_\_ \$ 200 Tee or Hole Sponsor
- \_\_\_\_\_ \$ General Donation

Enclosed is a total of \$\_\_\_\_\_. Entry deadline Sept. 30, 2013.

All proceeds benefit Children's Hospital of Greenville Hospital System (Children's Miracle Network.)



Children's Hospital  
Greenville Health System

Send this form with check payable to:  
Carolina's Credit Union Foundation  
1501 Wade Hampton Boulevard  
Greenville, SC 29609

For more information call 864.404.3118.

# Mortgages (continued from p. 3)

**PMI, what is it?** Private Mortgage Insurance, or PMI, is insurance payable to a lender that may be required when taking out a mortgage loan. Lenders typically require PMI for loan with an outstanding balance that is 80 percent or more of the homes current market value for conventional loan, or fixed-rate mortgages. This is a cost that does not go towards the principle or interest payment of your loan. So, if you want to avoid this cost while putting less money down on the purchase price of your home, you may want to consider the credit union's ARM. For example, PMI is not required if you have an outstanding balance that is 90 percent or more of the homes current value for the credit union's 2-year ARM.

There are many other factors that may steer you to one mortgage or loan over another. That's why it's important to take the following steps when looking at financing your home:

1. Meet with one of our loan officers to discuss your financing needs, determine the appropriate mortgage type for your situation, and initiate the application process.
2. Together you and your loan officer will complete your application and collect or complete all required documentation.
3. Your loan officer will help you choose the best mortgage that fits your needs by using the information collected.
4. The final step in the process is closing. Your mortgage information will be prepared in a settlement statement, which will identify all expenses and fees for which you can expect to pay at closing.

If you are looking for that new home or wanting to lower your existing mortgage payment, don't hesitate to contact your credit union.


# We can beat your current auto loan rate.

Have a better rate or rate offer? We will beat other lenders' auto loan rates by a quarter percent+ if the terms and collateral requirements are comparable (excluding auto manufacturer and captive finance company 0% rate offers.)



For more information visit a branch or call 800.336.6309.

\*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. A 36-month loan with 2.49% APR would have monthly payments of \$28.86 per thousand borrowed. All credit union rates, fees, terms, and conditions are subject to change at any time without notice. Credit scores will be obtained through Equifax. +Rate floor is 1.99%. This offer is for members in good standing who are eligible and qualify for loan services. This offer does not apply to existing credit union vehicle loans.



# 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			DATE OF BIRTH
CITY		ST	ZIP
<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\*\*\*  
 MARRIED  SEPARATED  UNMARRIED

### CO-APPLICANT

LAST NAME	FIRST	MIDDLE	MEMBER #
HOME ADDRESS			DATE OF BIRTH
CITY		ST	ZIP
<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\*\*\*  
 MARRIED  SEPARATED  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, 2013

		APR <sup>1</sup>
VISA	Platinum	8.99%
	Classic	13.90%
	Classic Beginning	17.99%
Personal Line of Credit <sup>2</sup>		17.99%
Personal Loan	as low as	7.99%
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	2.49%
	48 months or less as low as	2.74%
	60 months or less as low as	2.99%
	72 months or less as low as	3.24%
	84 months or less as low as	3.99%
Used Vehicle, (more than two years old and more than 30,000 miles)	48 months or less as low as	3.49%
	60 months or less as low as	3.74%
New Motorcycle,	72 months or less as low as	4.49%
New RV, New Boat <sup>6</sup>	84 months or less as low as	4.99%
Home Equity	80% or less loan to value	4.00%
Line of Credit <sup>7</sup> (as low as)	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>	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 <sup>10</sup>	2YR-ARM as low as	3.00%
	5/1-ARM as low as	4.00%
Investment/ Rental Property	2YR-ARM as low as 5/1-ARM as low as	5.50% 6.00%

Other Options Available: Fixed Rates, Jumbo, 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.



## Savings Rate Schedule

Effective July 1, 2013

	Rate	APY*
<b>Regular Share Savings</b>		
<\$1,999.99	0.10%	0.10%
\$2,000 and up	0.15%	0.15%
Holiday Club Savings	0.10%	0.10%
<b>Regular Share Checking</b>	0.10%	0.10%
<b>Yield-Plus Savings – \$2,000 Minimum Deposit</b>		
< \$2,000 Below Minimum	0.10%	0.10%
>=\$2,000 to \$24,999.99	0.20%	0.20%
>=\$25,000 to \$49,999.99	0.30%	0.30%
>=\$50,000 to \$74,999.99	0.35%	0.35%
> \$75,000	0.40%	0.40%
<b>Yield-Plus Checking – \$2,000 Minimum Deposit</b>		
< \$2,000 Below Minimum	0.10%	0.10%
>=\$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	0.30%	0.30%
>=\$50,000 to \$74,999.99	0.35%	0.35%
> \$75,000	0.40%	0.40%
<b>Share Term Certificates (CDs) – \$500 Minimum Deposit</b>		
Special 30 month Step Up	0.60%	0.60%
91 day	0.30%	0.30%
6 month	0.35%	0.35%
12 month	0.45%	0.45%
18 month	0.55%	0.55%
24 month	0.60%	0.60%
30 month	0.65%	0.65%
36 month	0.75%	0.75%
48 month	0.85%	0.85%
60 month	1.00%	1.00%
<b>Share IRAs – Traditional And ROTH</b>		
Special 30 month Step Up	0.60%	0.60%
Variable Rate	0.50%	0.50%
Fixed Rates		
6 month	0.35%	0.35%
12 month	0.45%	0.45%
18 month	0.55%	0.55%
24 month	0.60%	0.60%
30 month	0.65%	0.65%
36 month	0.75%	0.75%
48 month	0.85%	0.85%
60 month	1.00%	1.00%

\*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  
Kenneth Bridwell, Director  
Dana Crowl, Director  
Jamie McCutcheon, Director

### Supervisory Committee

Kenneth Bridwell, Chairman  
Kerri Smith, Member  
Tim Toates, Member