

MoneyClips

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

Summer 2012

IMPORTANT DATES:

July 4	Independence Day, Credit union closed
Aug. 22	Greenville County Schools first day
Sept. 3	Labor Day, Credit union closed
Oct. 8	Columbus Day, Credit union closed

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Your debit card has a new job: earning you money.

Coming
early Fall.

Stay tuned for
more information.



card  cashTM
press credit everyday, every pay

Starting in the Fall your debit card will be eligible to earn cash back for your signature-based debits.

Your Greenville Federal Credit Union debit card has always offered convenient access to your money, but soon it will offer a way to earn money, too. Under our new CardCash program all credit union debit cards will be eligible to earn cash back on signature-based debits.

In the coming weeks you'll receive detailed information about this exciting new program and how your debit card will become your "earning" card. And remember, when you make a purchase just sign and prosper.



Greenville
Federal
Credit Union

Join and prosper.[®]



President's column

Look for exciting changes coming to your credit union.

As summer turns to fall, your credit union is working on a few new things that we think you will be really excited about. Stay tuned to our website at www.greenvillefcu.com for details as we move forward.

Our first big project is the total redesign of our website. This is more than just a minor “facelift.” We are rebuilding it from the ground up and we know that it will provide the information that you need to help you. As a member-owned cooperative, we are dedicated to helping you to improve your financial well being. We are certain that our new website will give you the tools to start this process and to be successful.

Our next effort is a program that provides cash back on your debit card signature purchases. The service is called CardCash and there is no fee to participate. After reaching a monthly minimum transaction amount, you will receive 1% cash back

on all signature debit card purchases. When other financial institutions are cutting back and raising fees, I hope it makes you feel special to be a member of an organization that is here solely to serve your needs. This program is slated for the fall of this year.

We hope you will get excited and energized by these new services. As your credit union, we want your feedback. One of the most demonstrable differences between us and a mega-bank is that we do care what you think. Your views and perspective can help determine what we will look like next year, five years, and 20 years down the road.

Paul Hughes

President, Greenville Federal Credit Union

Not all credit cards are equal.

Getting into credit card debt can be easier than most think. And big banks are likely to encourage you to use their card with some of the many common traps. But there are some easy steps you can follow to help manage your situation with the right credit card.

Don't fall for that low introductory APR.

Most 0% APR offers are for balance transfers only. Any new purchases are more than likely subject to the higher rate. The introductory rate typically expires quickly. After the “promo” expires, that rate will jump to the much higher rate. An unexpected interest rate increase can be a big surprise. Make sure you read the fine print and understand when that rate goes up at some future time. Our low APR is not an introductory rate.

Why pay more for less?

Look for a card with a low or no annual fee. This is what the credit card company will charge you every year just for you to have the card. You are obligated to pay this fee, which is charged to the card even if you never use the card. A card with no annual fee, like ours, can be less expensive.

Rewards. But at what cost?

By now, you have seen the many rewards offers. Many credit card companies have a rewards card. You should make sure the benefits of that program outweigh the cost of the annual fee. Most credit card companies have increase the rewards option fee over the last few years. These fees can range from \$75 or more each year. Our Platinum VISA Rewards option is free for the first year and \$29 annually after that.

Look for Balance Transfer fees.

Consolidating multiple balances to one card is a good way to get better terms and make monthly payments more convenient. But many card companies charge a transfer fee. Be sure to look for balance transfer fees and understand which rate will apply to the balance you transfer over. Balance transfers are always free with our credit card.

Remember, you've probably heard from a lot of credit card companies offering you what seems to be a great deal. Choose the one that has a great rate over the short and long term, one that doesn't increase frequently. Regardless of which credit card you choose, make sure you pay your bill on time to maintain or improve your good credit rating.

**Financial
Tip**

Major funds raised in support of youth and education.

Greenville Federal Credit Union was keeping busy with its annual support of organizations associated with youth and education.

More than forty representatives of credit unions throughout North and South Carolina helped raise \$62,000 in a golf event for the Victory Junction Gang Camp, a NASCAR-themed facility for chronically and terminally ill children. The April 2012 event brought an eight-year fundraising total to more than \$400,000 towards the Credit Union Foundation and it's partnership of the Victory Junction Gang Camp.

Our credit union helped host Communities In Schools of Greenville's first Annual Oyster Roast at Pebble Creek in April. This event raised nearly \$10,000 to help with the necessary resources for young people to successfully learn, stay in school and prepare for life.

And once again, the credit union was the presenting sponsor of this year's Junior Achievement Golf Tournament held on June 15, at The Preserve at Verdae. The tournament raised nearly \$30,000 with all the proceeds benefiting Junior Achievement's in-school programs.



Communities
In Schools
Greenville



Junior
Achievement®
Serving the Children of Upstate, SC



Communities in Schools Oyster Roast at Pebble Creek



Victory Junction Gang Camp Golf Tournament





Find a lender with a better rate? We'll beat it.

Earlier this year the credit union announced that it had unanimously approved a change to the credit union's current vehicle lending guidelines to help lower member rates and loan payments they may have with other lenders.

This adjustment is expected to improve the credit unions' ability to offer vehicle loan terms that are better than could be found through other lending sources.

Better rates mean more options for our members.

The change to the guidelines, effective March 1, 2012, 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 1.99% as the floor rate. Existing credit union vehicle loans are not eligible for a reduced rate.

Making this adjustment to the credit union's vehicle lending guidelines will help the credit union meet the borrowing needs of even more members, and ensure 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.



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. 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 \$34.00 Children 2 and under are free.

Carowinds: Now open—tickets are \$32.00 Children 2 and under are free.

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

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

Six School District Employees Named 2012 Employees of the Year.

Greenville County Schools and Greenville Federal Credit Union announced six winners of the Greenville County Schools Employee of the Year Awards at last night's 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 Administrator of the Year

Dr. DeeDee Washington, Principal, Brushy Creek Elementary School

When students arrive each morning, Dr. Washington is there greeting them with a smile, hug, and words of encouragement. Dr. Washington makes time to present at district workshops and has welcomed representatives from schools inside and outside our district. She has served as a mentor to teachers at Brushy Creek Elementary who are aspiring principals. Dr. Washington uses data to improve student achievement levels to record highs and posts a Data Wall in the school to showcase student performance.

Assistant School Administrator of the Year

Dr. Cindy Alsip, Assistant Principal, J.L. Mann High Academy

Dr. Cindy Alsip listens carefully, asks insightful questions, and responds immediately to each issue she faces. She empowers teachers and staff by encouraging them to be part of the decision-making process. Dr. Alsip takes great pride in her ability to organize and manage important data such as the school's graduation rate and information for the school portfolio. Dr. Alsip led the development of an after-school tutorial program for students that includes bus transportation home. The program better prepares students to master course content and pass their courses.

Operations Employee of the Year Award

Jackie Gibson, Groundskeeper, Berea Middle School

Jackie Gibson shows initiative by recognizing what needs to be done before being asked. During her 32 years at Berea Middle School, Mrs. Gibson has maintained a compassionate and caring demeanor among the staff and families. She has earned the respect of every teacher, student, co-worker, and faculty member, and has made a significant difference after becoming groundskeeper because she meticulously cleans, sweeps, mows, and even comes in on the weekends to ensure the school grounds are well maintained.

School Support Employee of the Year

Kelly Adams, Media Center Clerk, Lakeview Middle School

Kelly Adams has a rapport with students that is second to none. She can sense when a student needs help or just someone to talk to, and encourages and motivates reluctant learners and special education students. Mrs. Adams uses the Rosetta Stone program to improve her Spanish skills so she can better communicate with Hispanic students. She has created an engaging and inviting learning environment in the media center, and has developed a school literary magazine for students to showcase their writing.

District Professional Employee of the Year

Doug Chappell, Pupil Activity Accountant, Finance Department

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

Ramona Woo, Secretary, Special Education Services

Mrs. Woo models respect and professionalism in all that she does, and performs her responsibilities with polish, charm, and sincere consideration. Not only does this outstanding professional arrive at 7:30 a.m. to have coffee ready, but she is also the go-to specialist who takes extra time for anyone who needs assistance. Ramona uses her excellent communication skills and calm demeanor with parents, listening and understanding their problems. She is quick to ensure that the district has responded in a satisfactory manner on every issue she faces.

Better rate. Better card.

While most card companies are raising rates and fees on card holders, there's never been a better time to choose our Platinum VISA®.

No Annual Fee

As a credit union member, the privilege of owning and using your VISA credit card costs you nothing.

Free Balance Consolidation

Consolidate multiple credit card balances to your Greenville Federal Credit Union VISA for better terms and the convenience of one monthly payment.

Low APR

This is not an introductory rate like most credit card offers. It's simply a great rate when you decide to use your credit.



Credit Union Rewards Option

Every time you use your card, you can earn points redeemable for travel, electronics, home appliances, sports equipment and much more. This option does come with a small \$29 annual fee, but Greenville Federal Credit Union will pay that fee for your first year.

VISA Debit Card and Non-VISA Debit Transactions.

Annual
notice

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.

NOTICE REQUIRED BY THE UNLAWFUL INTERNET GAMBLING ENFORCEMENT ACT:

Federal laws require that you be provided with notice under the referenced Act. The Credit Union account agreements with you provide the following (together with other agreements regarding such account/transaction activity with us). Transactions through third parties such as VISA, MasterCard and NACHA will also be affected by this law.

Inappropriate and/or Gambling Transactions. Certain federal and/or state laws such as the Unlawful Internet Gambling Enforcement Act or Third Party Service Providers' Rules may limit or prohibit certain transactions such as (but not limited to) those coded as possible gambling transactions. The Credit Union may decline to accept, process or pay any transaction that we believe to be illegal or unenforceable (regarding your obligation to pay us or otherwise) under applicable law; or which is otherwise limited or prohibited, including but not limited to any transaction involving or relating to any gambling activity. Such prohibition or limitations may affect some otherwise proper or allowable transactions such as debits, charges or other transactions at or relating to a hotel-casino. You understand and agree such limitations/prohibitions are not within the Credit Union's control and that the Credit Union will not have any liability, responsibility or culpability whatsoever for any such use by you or any authorized user(s); or for declining to accept, process, or pay any such transaction. You further agree to indemnify and hold the Credit Union harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from any such use of your account and/or access devices.

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.



Greenville
Federal
Credit Union

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: ☐ SINGLE ☐ JOINT
☐ DISABILITY

PAYROLL DEDUCTION
☐ YES ☐ NO

APPLICANT

LAST NAME		FIRST	MIDDLE	MEMBER #	
HOME ADDRESS			CITY	ST	ZIP
DATE OF BIRTH					
<input type="checkbox"/> OWN HOW LONG?	<input type="checkbox"/> RENT	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 HOW LONG?	<input type="checkbox"/> RENT	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, 2012

		APR ¹
VISA	Platinum	8.99%
	Classic	13.90%
	Classic Beginning	17.99%
Personal, Overdraft, Line of Credit ²	Quarterly variable as low as	9.99%
Personal single payment note	92 days or less	17.99%
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	2.49%
	48 months or less as low as	2.99%
	60 months or less as low as	3.49%
	72 months or less as low as	4.49%
	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	6.99%
	60 months or less as low as	7.49%
	72 months or less as low as	7.99%
	84 months or less as low as	8.49%
Home Equity	50% or less loan to value	3.00%
Line of Credit ⁸ (as low as)	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	3.00%
	5/1-ARM as low as	4.00%
Investment/ Rental Property	2YR-ARM as low as	5.50%
	5/1-ARM as low as	6.00%

Other Options Available: Fixed Rates, Jumbo, 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%. ^{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. ^{8,9,11}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, 2012

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	0.20%	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%

Yield-Plus Checking – \$2,000 Minimum Deposit

< \$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%

Share Term Certificates (CDs) – \$500 Minimum Deposit

Special 30 month Step Up	1.10%	1.10%
91 day	0.35%	0.35%
6 month	0.55%	0.55%
12 month	0.65%	0.65%
18 month	0.75%	0.75%
24 month	1.00%	1.00%
30 month	1.20%	1.20%
36 month	1.25%	1.26%
48 month	1.50%	1.51%
60 month	1.75%	1.76%

Share IRAs – Traditional And ROTH

Special 30 month Step Up	1.10%	1.10%
Variable Rate	0.50%	0.50%
Fixed Rates		
6 month	0.55%	0.55%
12 month	0.65%	0.65%
18 month	0.75%	0.75%
24 month	1.00%	1.00%
30 month	1.20%	1.20%
36 month	1.25%	1.26%
48 month	1.50%	1.51%
60 month	1.75%	1.76%

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

Supervisory Committee

Alec Williams, Chairman
Kenneth Bridwell, Member
Tommy Hughes, Member

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:

- Social Security number and **account balances**
- **assets** and **transaction history**
- **income** and **credit card or other debt**

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share **nonpublic** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **nonpublic** personal information; the reasons **the credit union** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the 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	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	No
For nonaffiliates to market to you	Yes	Yes

Questions?

Call 800-336-6309 or go to www.greenvillefcu.com

Who we are

Who is providing this notice?

GREENVILLE FEDERAL CREDIT UNION

What we do

How does the 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 the credit union collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- pay your bills or use your credit or debit card
- show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *our affiliates include financial companies such as First Carolina Corporate Credit Union; nonfinancial companies such as Palmetto Cooperative Services and the National Credit Union Administration*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *nonaffiliates we share with can include insurance companies and direct marketing companies*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Greenville Federal Credit Union does not jointly market*

Other important information