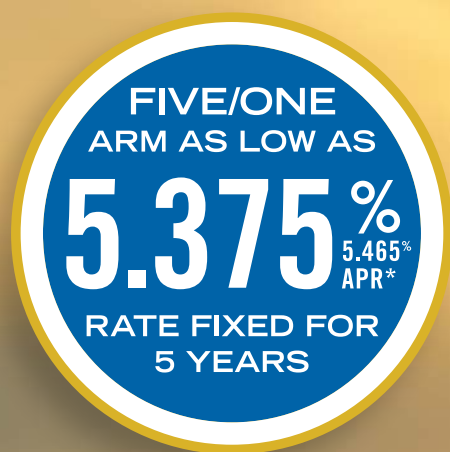


# MONEYCLIPS | SUMMER 2025

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

## You shouldn't have to wait for your dream home.



### Our ARM options can help put your dream within reach.

As a not-for-profit alternative to banks, Greenville Federal Credit Union offers access to some of the best mortgage rates and options available – Adjustable or Fixed. Our Five-Year Adjustable-Rate Mortgage (ARM) offers a competitive fixed rate for five years, then adjusts up or down based on current market index and margin.

- Borrow up to 97%+ loan to value
- Initial rate and payments fixed for five years
- No PMI up to 90% LTV\*
- Lower down payment

Apply online at [www.greenvillefcu.com](http://www.greenvillefcu.com) or visit any branch to get started.

\*Five/One Adjustable-Rate Mortgage (ARM): Annual Percentage Rate (APR) quoted assumes our Five/One ARM of \$100,000 without private mortgage insurance (PMI) for a term of 30 years. Initial interest rate of 5.375%. Initial monthly principal and interest of \$559.97. Rate floor is 4.00%. +For first-time home-buyers, 95% after. Escrow may be required. PMI is not required unless you borrow more than 90% loan to value (LTV). APY includes 1% origination fee and 30 days interim interest paid at closing. This limited-time rate applies to new loans and refinanced loan amounts not currently held by the credit union. Limited to borrower's primary or secondary homes located in SC. Adjustable rates cannot change more than 8% over the life of the loan. Excludes attorney, title, tax, recording, survey, pest inspection, and other fees. \$625 appraisal and \$10 flood certification are required. Other closing costs may apply. Initial rate set independent of current index plus margin. Other property and underwriting restrictions apply. Mortgage Loan rates are subject to creditworthiness and credit approval. Not all applicants will qualify. Programs, rates, terms, and conditions are subject to change without notice. Member NCUA. ©2025 Greenville Federal Credit Union. All rights reserved.



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## IMPORTANT DATES.

### Annual Meeting

July 22 at 4 PM

\*The credit union will close early at 3 PM to allow all members to attend.

### New location!

Greenville Convention Center

1 Exposition Dr,  
Greenville, SC 29607

I Love My Credit Union Day  
July 25

GCS First Day of School  
August 11

### Holiday Closings

Independence Day  
July 4

Labor Day  
September 1

# PRESIDENT'S COLUMN

## Have you looked into our Adjustable-Rate Mortgage options? You should!

Always looking for ways to make your life easier, Greenville Federal Credit Union is currently offering a 5/1 Adjustable-Rate Mortgage with a rate of 5.375% APR.

Compare this with a 30-year fixed rate in the U.S. sitting at a rate of 6.875% APR on June 18th, and you can see that your credit union offers considerable savings. Here are the features to consider:

With our 5/1 ARM, you'll be locked in at a low introductory rate, in this instance, 5.375% APR. This will be your rate for 5 years.

Let's do the math: a \$250,000 mortgage at 6.875% has a payment of \$1,643 per month. With a Greenville Federal Credit Union 5/1 ARM at 5.375, your mortgage payment would be \$1,400 per month. That is savings of \$243 per month!

Your loan rate is fixed at 5.375% for 5 full years...a savings of over \$14,500 in payments.

After the five-year introductory period, your rate can change up or down by 1.00% APR. Even if it were to adjust up, your rate would still be lower than that of the fixed-rate mortgage at 6.375% APR.



At Greenville Federal Credit Union, with good credit, you can finance 90% of the purchase price of your home without expensive PMI insurance. Most other lenders charge insurance premiums for any amount financed over 80%. Do you have 20% to put down on a house? Do you want to pay PMI insurance, or do you want to build equity in your new dream house? Greenville Federal Credit Union makes it easy to put your money to work for you!

Interested? Please schedule an appointment with a member of our Mortgage Team to see if this product is a great fit for you and your family. Let us run the numbers and help make your dreams come true.

Paul Hughes

A handwritten signature in black ink that reads "Paul F. Hughes".

*President and CEO,  
Greenville Federal Credit Union*

Something BIG is in the works! Be on the lookout at [www.greenvillefcu.com](http://www.greenvillefcu.com) this December.



# HOW ART TEACHER SARAH JONES IS MAKING A DIFFERENCE ONE BOWL AT A TIME



As I entered Brook Glenn Elementary School's main building, I was met with a cavalcade of colors and shapes. The walls of the two halls branching off from the main office were covered from floor to ceiling with student art. From cityscapes to landscapes, self-portraits, pigeons, and penguins, it all swirled together to make a joyous collage that one can't help but smile at.

At the end of the hall, I'm led to the focal point of all this creative wonder, the art room of Sarah Jones. Already working diligently on art supplies, Sarah greets me with a smile. She instantly shows me what her kids are working on. Arranging Lego on tiles, the students dip the tiles into ink and make prints.

Sarah, recipient of a \$500 teacher grant from Greenville Federal Credit Union, has done some utterly amazing things with the funds.

"I got twelve molds with the grant money. Slump and hump molds," she explains with a chuckle that she always informs her students that she didn't come up with the name. "I was also able to get tools like these stamps and rollers," Sarah pulls out a box of ornate rubber stamps and wooden rollers. "It's tools like these that allow the students to add a little more personality to their pieces."

Ceramics is always a part of Sarah's curriculum with each grade making something different. She shows me the little clay monsters her third graders made.

"I usually try to do these around Mother's Day," she picks up a green one with bubble-like blue eyes, "yeah, they can get their mom a card, but something like this lasts a lot longer," Sarah informs me that a lot of students at Brook Glenn Elementary fall into a lower socio-economic bracket. Not only do these thoughtful clay gifts last longer, but they also allow students to give their mom a gift when they otherwise couldn't afford one.

Throughout my time with Sarah, you can feel how passionate she is about teaching and about fostering creativity in her students. I asked her where her passion and drive for being a teacher came from.

"I went to a small Christian school in Ohio, and my art teacher taught me from kindergarten into high school. But around my sophomore year, he went to teach at a college level. Well, my school never replaced him. I had all his notes; I had been studying under him for so long. I asked if I could teach the class. I even said, 'Put an adult in the classroom with me, just let me teach the class.' That never really got off the ground, but my senior year, after not having him for two years I got the calling."

It's this passion and a yearning to help her community that culminated in an Art Show Ice Cream Social Extravaganza. On Monday, April 7th, parents and students were invited to the school to witness the art the students had made, as well as purchase ice cream served in the bowls the fifth graders made. They could also purchase the bowls themselves.

"The cool part about the ice cream? Marble Slab donated all of it." After originally intending to pay for the ice cream, Marble Slab generously donated all the creamy confections so that the total amount raised during the event could go to charity. "I asked if I could pay them with a hug."





In total, Sarah, her students, and their parents raised \$1,152 for the Eastside YMCA food bank. But why that charity?

“A unique thing about that food bank is that it delivers to our kids and community. I wanted to be sure to keep everything right here. We partner with the Y for other events, so I have a soft spot for them, but really, it is because they are so ingrained in our community.”

As my time with Sarah ends, she takes me on a tour of the art lining the halls pointing out each grade and what their projects are. One stuck out to me. A wall of black and white photos accompanied by written pages.

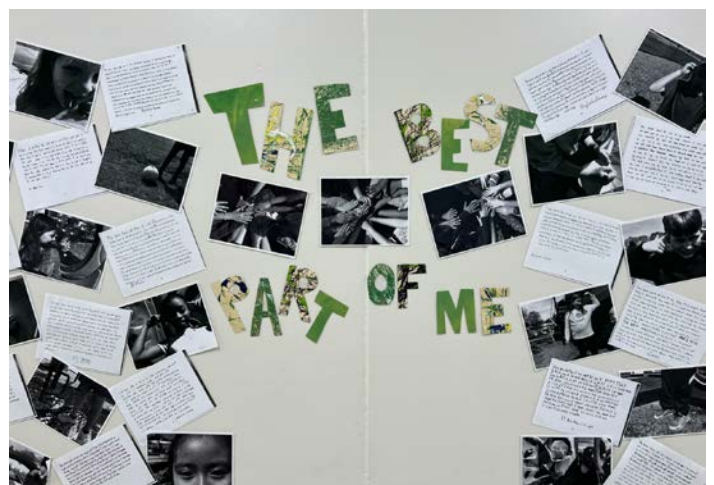
“This is the “Best Part of Me” wall. Fourth graders write what they consider to be the best part of themselves and then we bind them into a book. The parents can purchase the book, and we even have copies in the library for the kids to read and remind themselves what makes them special.” As I pass by, I catch glimpses of phrases like “I am great because I can draw a cinnamon roll” and “The best thing about me is I have legs that can run and kick a ball.” Yes, they are simple things, but these reminders of what makes them special mean the world to a child.

I ask Sarah a two-fold question, what would you say to teachers who want to apply for a grant from Greenville Federal Credit Union, and what would you say to teachers in general?

For the grant: “Just do it! What do you have to lose? I know sometimes teachers are apprehensive about time or if their project will catch eyes, but if you try, you can’t lose.”

To teachers: Remember being a child. Remember your favorite project. Remember what it felt like to create. Take that same wonder and use it to reach your students.”

It’s that sense of wonder that stuck with me as I left Brook Glenn Elementary School. A sense of wonder at the passion of a great teacher and what a community can accomplish when they come together.



# CREDIT UNION TO AWARD 20 TEACHER GRANTS IN AUGUST

Greenville Federal Credit Union will award 20, \$500 grants to Greenville County Schools teachers in August. The grant program is designed to help teachers fund projects or needs within their classrooms for the 2024-25 school year.

The Teacher Grants application is currently open online and will close July 31, 2025. Grants will be announced and awarded the second week of August with checks mailed directly to the winners' schools.

The Teacher Grants program was established as part of the launch of the credit union's charitable foundation in November 2021. The Greenville Federal Credit Union Foundation exists to promote local prosperity by providing grants, educational scholarships, and other funding support for individuals and non-profit, community-based programs within Greenville County, SC, with a primary focus on youth and education. It relies on financial support from the credit union and through donations from members, business partners and the public. Funding is managed through a charitable donation account by the credit union's philanthropic partner, Carolina's Credit Union Foundation, a 501(c)(3), grant-making public foundation supported by the credit union system in the Carolinas. For more information about the Greenville Federal Credit Union Foundation and the Teacher Grants program, visit [www.greenvillefcu.com/foundation](http://www.greenvillefcu.com/foundation).



## CALLING ALL TEACHERS



Greenville  
Federal  
Credit Union  
Join and prosper.®

**Grant Application  
Deadline July 31**

**APPLY ONLINE**

## ANNUAL MEETING

# 2025

**Save the date!**

**July 22, 2025 @ 4 PM**

**New location!**

**Greenville Convention Center**  
**1 Exposition Dr, Greenville, SC 29607**  
**Meeting Room 102ABC**

All credit union members are invited to attend our 2025 Annual Meeting on Tuesday, July 25, at 4 PM to vote for board members. Join us at the Greenville Convention Center for a review of 2024 and to hear updates from the Board of Directors and President Paul Hughes. Plus enjoy refreshments, gifts, and door prizes. The credit union will close at 3:00 PM to allow all members to attend. We look forward to seeing you there!

- July 22, 2025 at 4 PM
- 1 Exposition Dr, Greenville, SC 29607
- Gifts, refreshments, prizes



**Reminder: The credit union will close at 3 PM on Tuesday, July 22 for the Annual Meeting.**

# GREENVILLE FEDERAL CREDIT UNION AWARDS SCHOLARSHIPS TO SIX LOCAL GRADUATES

Greenville Federal Credit Union Foundation announced the recipients of its 2025 scholarship awards. The six recipients represent a diverse group of graduating seniors from across Greenville County who demonstrated academic achievement, financial need, and active participation in school and community activities.

The credit union awarded one \$5,000 scholarship and five \$1,000 scholarships to the following qualified students:

## **\$5,000 Scholarship:**

Michael Mata-Miguel, Greenville Senior High School

## **\$1,000 Scholarships:**

Emily Baxley, Hillcrest High School

Marshall Reed, Eastside High School

Campbell Ballard, Fountain Inn High School

Gracelyn Kennington, Greer High School

Sofia Van De Voorde, Wade Hampton High School



Pictured: Michael Mata-Miguel, Emily Baxley, Marshall Reed, Campbell Ballard, Gracelyn Kennington, Sofia Van De Voorde

We'd also like to give special recognition to Gracelyn Kennington, a student worker at the Branch at Greer High, and Michael Mata-Miguel, a former student worker at the Branch at Greenville High.

This is the fourth year of the Greenville Federal Credit Union Foundation's scholarship program.

The Greenville Federal Credit Union Foundation exists to promote local prosperity by providing grants, educational scholarships, and other funding support for individuals and non-profit, community-based programs within Greenville County, SC, with a primary focus on youth and education. It relies on financial support from the credit union and donations from members, business partners, and the public.

Learn more about the foundation here: <https://www.greenvillefcu.com/about/in-the-community/greenville-federal-credit-union-foundation>



**#ILoveMyCreditUnion**

**July 25, 2025**

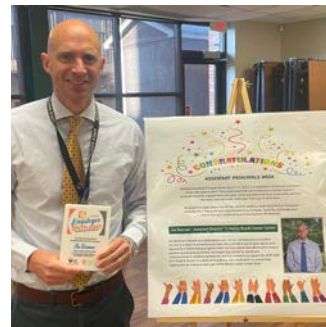




# CREDIT UNION SPOTLIGHTS OUTSTANDING GREENVILLE COUNTY SCHOOLS STAFF

This spring the credit union helped recognize ten outstanding Greenville County Schools employees for the 2024-25 GCS Employee Spotlight Program. This program honors staff members across the district who have made significant workplace contributions or accomplishments. Recipients were nominated by fellow Greenville County Schools employees, who provided information about the employee and his or her work ethic. Each honoree was presented with an award during a breakfast celebration at his or her school or department.

- **Angel Acosta - Taylors Bus Center**
- **Abby Aguirre - Bethel Elementary**
- **Joe Beaman - Bonds Career Center**
- **Melissa Broach - Lake Forest Elementary**
- **Eugene English - Golden Strip Bus Center**
- **Angie Hunter - Central Office**
- **Karimah Morris - Washington Center**
- **Loralea Wright - Golden Strip Career Center**
- **Clayton Wynn - Riverside Middle**
- **Pam Leitner - Berea High**



# CELEBRATING GREENVILLE COUNTY SCHOOLS 2025 EMPLOYEES OF THE YEAR

2025 marks the 22nd year of the Employee Recognition Program that honors all categories of Greenville County Schools' employees, and we were a proud sponsor.

Greenville County Schools announced Employee of the Year Awards in six categories at the Salute to Education Banquet held Thursday, May 8, 2025. Greenville Federal Credit Union provided each winner with \$500 and a special award. Each winner's school or department also received \$500 so their peers could share in the honor.

**Congratulations to these outstanding employees!**

## School Support Employee of the Year

**Lonie Graham, Secretary, J. Harley Bonds Career Center**

Marcie embodies the very essence of dedication and service. Her unwavering presence at Gateway, coupled with her tireless commitment to going above and beyond, has made her the heartbeat of Gateway Elementary and a crucial liaison with staff, parents and community partners. With more than 24 years of selfless service, she has seamlessly orchestrated the operation of countless activities, including the after school program, demonstrating a steadfast dedication to both the school and the surrounding community. Marcie's positive attitude radiates through every task she undertakes, ensuring that all activities run smoothly and that the needs of the school are met without fail.

## District Support Employee of the Year

**Vonnie Brownlee, Service Center Representative, Communications**

For more than ten years, Vonnie has exemplified professionalism, dedication, and unwavering commitment to service. The first face many see when visiting the Central Office, Vonnie is known for her calm and patient demeanor when interacting with the public, parents, and staff, always taking the time to carefully assess needs and direct people to the proper personnel for the fastest service possible. Vonnie consistently demonstrates her commitment to going the extra mile, always following up to ensure every need is addressed.

## Operations Employee of the Year

**Shane Windham, Director, Maintenance Operations**

Shane has served the district since 2007 and has served as the Director of Maintenance Operations since 2021. Shane is an exceptional leader, seen especially during challenging times as a district. In the aftermath of Hurricane Helene, Shane's leadership and hard work of his department ensured our staff and student were ready to return safely. His vast knowledge of how things work serves the district well. It has been said the district as a whole could not run as efficiently as it does without the seen and unseen hard work done by Shane and the people he supervises.



Pictured left to right: Jeff Jenkins, Shane Windham, Vonnie Brownlee, Greenville Federal Credit Union Chief Operating Officer Brian Sponaugle, Lonie Graham, Superintendent Dr. Burke Royster, Kate Canterbury and Sammy Dixon

## Assistant School Administrator of the Year

**Kate Canterbury, Administrative Assistant, Chandler Creek Elementary**

Kate's dedication, instructional leadership, creativity and empathy make her invaluable to the Chandler Creek Elementary community. No matter the challenge, she brings unwavering positivity and enthusiasm to every aspect of school life. Her ability to find the good in every situation makes her a role model for the entire school community. Her positivity and enthusiasm create an environment where students feel encouraged to take on challenges with confidence, develop resilience, and cultivate a genuine love for learning.

## School Administrator of the Year

**Jeff Jenkins, Principal, Ralph Chandler Middle**

With transparency in decision-making, an openness to authentic communication, and a focus on shared leadership, Jeff exemplifies the highest standards of outstanding leadership. As a principal he has focused on having a culture in which staff feel heard, valued, and united in purpose. A true champion of the arts, the whole child, and organizational best practices, he supports his team tirelessly while fostering a joyful, student-centered environment.

## District Professional Employee of the Year

**Sammy Dixon, Intervention Specialist, Student Services**

As a 27 year employee of Greenville County Schools, Sammy is the definition of a servant leader. His approach is always centered on what is best for the student while ensuring that all parties feel heard and supported. His ability to bring a sense of calm, fairness, and resolution to challenging situations is unmatched. He is not only a problem solver but also a motivator, always seeking to uplift those around him. Because of Sammy's dedication, students receive the intervention and guidance they need to succeed and schools and families receive a listening ear, and ideas and strategies to support.



# NICHOLTOWN CHILD AND FAMILY COLLABORATIVE



Tucked away in an unassuming, but stylishly retro business park is the office of the Nicholtown Child and Family Collaborative (NCFC). Even upon entering the humble office, I felt a warmth and sense of community that you don't find just everywhere.

Randolyn Harmon, the Executive Director of the collaborative is busy cleaning the space from class the night before. After a kind greeting, she ushers me into her office where our conversation begins. A veteran of the Greenville County School system, Randolyn spent 13 years as the district's Director of Title I Programs. Once she retired, her work with the NCFC began.

Before we get into what NCFC does, we must understand where they came from and why they even exist. Nicholtown is a historically Black neighborhood in Greenville that can trace its roots back to the 1870s. However, it isn't the same neighborhood as it's always been. The dynamics of change over the years unfortunately led to the closing of the community 4K program.

Through this, Nicholtown's residents have grappled with struggles, but the sense of community and support always shines through. The struggle that was the impetus for NCFC was the destruction of the community's 4k program. Through hard work and dedication, NCFC was able to bring back to the Nicholtown community a 4K program. Located at Phyllis Wheatly Community Center known as the Ruby H. Jones Head Start is operated by SHARE. NCFC recognized the need to provide 4K parents with resources to help them maintain a sustainable life and began its Parent Café program. Parent Café is a program for parents and their children (ages 10 -17).

Sessions are held at the Sterling School on the 2nd and 4th Thursdays of the month; Parent Café provides more than just a class. "We serve a hot meal where we eat together as a family. Then the parents and children separate to attend their designated class."

One of Parent Café's initiatives is to offer financial literacy to our families. NCFC has teamed up with Greenville Federal Credit Union to host a series of four financial literacy workshops. Parents who participate in at least three of these workshops will graduate and have a savings account opened for them by Greenville Federal Credit Union.

Parent Café isn't the only program offered at NCFC.

"I learned of an opportunity through First Step. We had the chance to bid for the Nurturing Skills for Young Parents program course, and we got it." Now in its second year, the Nurturing Skills for Young Parents program "aims to equip young parents (ages 13 – 24) with the skills they need to support themselves and their children." The skills range from nurturing behaviors, emotional development, and even what discipline looks like. In this program, the parents are also served a hot meal before breaking out into the class.

It's important to note that NCFC isn't just for residents of Nicholtown.





"We've shifted beyond, we serve all of Greenville County now. From Taylors to TR, if you need us, we're here."

It's apparent that Randolyn loves what she does, and it's that love I could feel when I asked what she wanted whoever reads this to know about NCFC.

"We go beyond what we do on a Tuesday and Thursday for our participants. If they need help applying for WIC, if they need help getting another kind of voucher, or if they need help applying for a job, we're here. If you know a person who could use our services and participate in our programs, just reach out. You can call me anytime." It's that dedication to the cause that has made her efforts such a success.

"We're a family. We have families that have been with us for years. That's the kind of rapport we want to build. We constantly get contacted about updates on the families. It's a little bittersweet, after 14 weeks (participates in the Nurturing Skills for Young Parents program) you get attached and you'll miss them, but you want them to succeed beyond the class."



When I asked how others could get involved:

"We need volunteers for multiple things, for childcare, sorting donations, among other things. We always accept donations, monetary or goods." They accept diapers, meal donations for both programs, toys, clothes, and essential care items like toiletries. What's one of the best things you can do right now? "I don't think people know about us at all. Just help us get the word out and get our name out there in the community."

As my time with Randolyn neared its end, she impressed upon me why what NCFC does is so important.

"Many people who don't work directly with families may not realize that offering a single workshop isn't enough to create lasting change. Families often need guidance on what to do next. That's where we come in, we provide ongoing support and walk with them through each step. Having a trusted point of contact they feel comfortable with truly makes all the difference."

If you want to donate or get involved, visit the Nicholtown Child and Family Collaborative website at [www.nicholtownchildandfamily.org](http://www.nicholtownchildandfamily.org). To contact Randolyn Harmon, call her at 864-509-0777.

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# COULD YOU AFFORD TO LOSE \$13,000?



## Things to Remember

Greenville Federal Credit Union will never ask you for:

- Online banking username and password
- A security code to access online banking
- Access to your device remotely

If you're like most people, your answer to the above question is a resounding, "no!" If you said, "Yes," then congratulations.

In either case, your friends at Greenville Federal Credit Union are here to ensure this doesn't happen to you.

We have members from all walks of life and all financial situations, so we know when something doesn't seem right.

Here's a story about an unlucky person who ignored all the red flags.

This member, whom we'll refer to as Miss X, came to one of our branches asking to withdraw money. Normally, making a withdrawal shouldn't raise any alarms; however, Miss X kept increasing the amount of funds she wished to withdraw. It went from \$4,000 to \$9,000 in a matter of minutes. Now, why would that be?

Miss X informed our team member that she had met the love of her life. Strong. Handsome. Smart. But unfortunately, strapped for cash. Our teammate's suspicion was piqued.

Her new (online) boyfriend wanted to make sure she was taken care of, but before he could do that, he needed a little investment capital to get his great new business venture off the ground. The final total he requested? A Wire Transfer of \$13,000.

Our team member asked all the right questions. "Have you met him in person?" No. "Have you video-chatted with him?" No. "Have you done anything to confirm his identity?" Miss X was adamant that the new love of her life would NOT lie to her and would not lead her astray. There was nothing we could do to convince her.

Refusing her request to perform the Wire Transfer, Miss X balked at our staff and assured them she would find a financial institution that would. She did find one, but in the process, she also lost \$13,000. Once a Wire Transfer is complete, that money is gone. So, you'd better know for sure who is on the receiving end.

This is just one case out of the many we see here at Greenville Federal Credit Union. The sad fact is that there are people out there who want to scam you out of your hard-earned money. Whether by pretending to be a new love, a government entity, Greenville Federal Credit Union, or one of your very own loved ones, scammers will employ all sorts of sneaky tactics to get you into their clutches.

The positive thing is, you've got a group of friends who can help protect your money. Not only will the team at Greenville Federal Credit Union tell you when we think you're being targeted by scams or fraud, but we'll also help keep you in the know so that you can recognize the warning signs yourself.

Stay tuned as we bring you more tips, tricks, and stories that will help you fight fraud and squash scams. In the meantime, if you feel like you've been targeted, give us a call at 800.336.6309 or visit us at [greenvillefcu.com](https://www.greenvillefcu.com).



## IMPORTANT UPDATES TO FUNDS AVAILABILITY AND REGULATION CC

To ensure continued compliance with federal banking regulations, the rule governing Funds Availability, Regulation CC, has been updated to reflect the following changes that went into effect on July 1, 2025. As part of its regular inflation adjustments required under the regulation, several dollar amount thresholds have increased.

### What's Changing?

Effective July 1, 2025, the following updates to Regulation CC will take place:

- Minimum Availability Amount increases from \$225 to \$275 (applies to the amount of a deposit that must be made available by the next business day.)
- Cash Withdrawal Amount increase from \$450 to \$550 (applies to the amount available for cash withdrawal from certain deposits.)
- Special Rule Thresholds for New Accounts and Large Deposits increase from \$5,525 to \$6,725 (applies to new accounts, large deposits, and other next-day item limits).

## NOTICE OF CHANGE IN TERMS OF YOUR MEMBERSHIP AGREEMENT AND DISCLOSURES 6/1/2025

The credit union revised your Membership Account Agreement and Disclosures due to the rapidly evolving technologies and related issues, rampant fraudulent activities, burdensome regulatory requirements, and litigation exposure. Please read the whole of your Agreement which can be found on our website. We will provide you a printed copy, if you wish, by contacting the credit union at a branch office or by telephone at 800.336.6309, or by mailing us your request. While minor verbiage changes may occur throughout the agreement, this Change of Terms notice indicates additions or substantial changes that are taking effect. This change takes effect 30 days after 06/01/2025 when this Change of Terms notice is provided to all members. **This agreement is a Combined Membership Agreement for consumer and business members.** All sections are subject to both consumer and business members unless it is specified within the section of the agreement or where an applicable law dictates.

**New for Business Members:** This agreement is subject to arbitration under the state laws as stated in the section, herein, titled "Resolving Claims" and is subject to arbitration pursuant to section 15-48-10 et al of the South Carolina Code of Laws. Additionally, this section of this agreement explains any opt-out rights you may have and steps to exercise such rights. This section was added for Consumers in December 2024.

**Reg CC Limits:** Reg CC limits, as noted in the "Funds Availability" Section of this Agreement, have been increased from \$225 to \$275 and \$5525 to \$6725 respectively.

## WITHHOLDING NOTICE (FORM 2317)

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your financial institution. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

## LOAN RATE SCHEDULE

Effective April 1, 2025

		APR <sup>1</sup>
Visa	Signature <sup>11</sup> (quarterly variable)	15.49%
	Platinum	13.49% or 17.99%
	Access	17.99%
Personal Loan <sup>2</sup>		17.99%
Personal Note	as low as	11.99%
Share Secured <sup>3</sup>	Quarterly variable	3.50%
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	4.49%
	48 months or less as low as	4.74%
	60 months or less as low as	5.24%
	72 months or less as low as	5.49%
	84 months or less as low as	5.74%
Used Vehicle (more than two years old and more than 30,000 miles) or New Motorcycle	48 months or less as low as	5.49%
	60 months or less as low as	5.74%
	72 months or less as low as	6.24%
	84 months or less as low as	7.49%
Home Equity Line of Credit <sup>7</sup> (as low as)	80% or less loan to value	7.50%
	90% or less loan to value	8.50%
	> 90% loan to value as low as	9.50%
Second Mortgage <sup>8</sup>	as low as (contact for more details)	8.49%
Mobile Home <sup>9</sup>	75% loan to value as low as	8.24%
Unimproved Property	2YR-ARM as low as	7.50%
	5/1-ARM as low as	8.25%
Mortgages <sup>10</sup> (Rates include Jumbo loans)	2YR-ARM as low as	5.25%
	5/1-ARM as low as	5.875%
Investment/ Rental Property	2YR-ARM as low as	7.25%
	5/1-ARM as low as	7.75%
Other Mortgage Options:	Fixed Rates, Primary Residence, Secondary Residence	Call for rates

<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 original loan-to-value. Other restrictions apply based upon the specific loan type requested. <sup>7</sup>Annual Percentage Rate can change on a quarterly basis. The rate is determined by using an independent Index—the Wall Street Journal Prime Rate (when a range of rates has been published, the highest rate will be used)—rounded up to the next even quarter percent, and to the Index is added a margin of 7.99% points. The Index used will be the Prime Rate as of the 15th day of January, April, July, and October; and your rate can change with each monthly statement cut-off in March, June, September, and December. <sup>8</sup>Unit age no older than 10 model-years.



## SAVINGS RATE SCHEDULE

Effective April 1, 2025

	Rate	APY*
<b>Regular Share Savings</b>		
<\$1,999.99	0.05%	0.05%
\$2,000 and up	0.10%	0.10%
Club Accounts	0.05%	0.05%
<b>Regular Share Checking</b>	0.05%	0.05%
<b>Kasasa Cash Back Checking</b>	0.05%	0.05%
<b>Kasasa Cash Checking - Non-qualifying</b>	0.05%	0.05%
<b>Kasasa Cash Checking - Qualifying &lt;=\$5,000</b>	4.89%	5.00%
<b>Kasasa Cash Checking - Qualifying &gt;\$5,000**</b>	0.05%	0.05%
<b>Yield-Plus Savings – \$2,000 Minimum Deposit</b>		
< \$2,000 Below Minimum	0.05%	0.05%
>=\$2,000 to \$24,999.99	1.25%	1.26%
>=\$25,000 to \$74,999.99	1.50%	1.51%
>=\$75,000 to \$124,999.99	1.75%	1.76%
>=\$125,000 to \$174,999.99	2.00%	2.02%
>=\$175,000 to \$249,999.99	2.25%	2.27%
> \$250,000	2.50%	2.52%
<b>Yield-Plus Checking – \$2,000 Minimum Deposit</b>		
< \$2,000 Below Minimum	0.05%	0.05%
>=\$2,000.00 to \$9,999.99	0.25%	0.25%
>=\$10,000.00 to \$24,999.99	0.35%	0.35%
>=\$25,000 to \$49,999.99	0.45%	0.45%
>=\$50,000 to \$74,999.99	0.50%	0.50%
> \$75,000	0.55%	0.55%
<b>Share Term Certificates (CDs) – \$500 Minimum Deposit</b>		
30 month Step Up	3.05%	3.08%
91 days	2.75%	2.78%
6 month	3.25%	3.28%
12 month	3.25%	3.29%
18 month	3.30%	3.34%
24 month	3.30%	3.34%
28 month - Liquid CD**	3.45%	3.50%
30 month	3.35%	3.39%
36 month	3.40%	3.44%
48 month	3.50%	3.55%
60 month	3.60%	3.65%
<b>Share IRAs – Traditional And ROTH</b>		
30 month Step Up	3.05%	3.08%
Variable Rate	2.50%	2.52%
6 month	3.25%	3.28%
12 month	3.25%	3.29%
18 month	3.30%	3.34%
24 month	3.30%	3.34%
30 month	3.35%	3.39%
36 month	3.40%	3.44%
48 month	3.50%	3.55%
60 month	3.60%	3.65%

\*Annual Percentage Yield. 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, 800.336.6309. \*\*See website for terms.

**Contact Center**  
800.336.6309

**PhoneBranch**  
800.223.6361

**Text Banking**  
800.864.9215

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