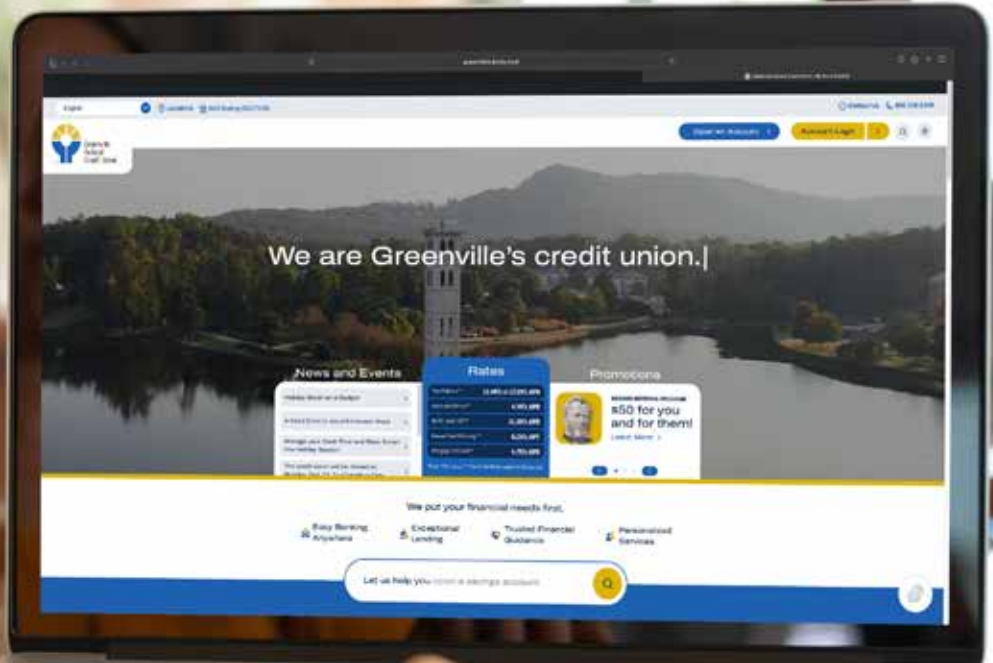


MONEYCLIPS | WINTER 2026

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

The website you have been waiting for.

Launching
in January
See p.3



Greenville
Federal
Credit Union

Our community-based charter allows anyone who live, works, worships, or attends school in Greenville County to join.

800.336.6309 | greenvillefcu.com    

Join and prosper.®

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IMPORTANT DATES

Holiday Closings

- Martin Luther King Jr. Day
January 19
- Presidents Day
February 16

PRESIDENT'S COLUMN

What's Greenville Federal Credit Union Doing in 2026?



As we move into 2026, Greenville Federal Credit Union has a lot planned to improve our members' financial well-being...

Our website is being completely redesigned and will support multiple languages to improve communication. The design will be more intuitive and easier to use as you research our services or apply for savings or loan accounts.

In addition to the website, we are investing in a new phone system that should improve on-hold times and member service. We recognize that your time is valuable, and we want to improve our service levels in all areas.

We are updating the exterior of our Pelham Road branch to give it a facelift and to modernize the building. The branch was built in 2007, and the new architectural elements will make it look and feel more present-day. The credit union will also be evaluating the Mauldin branch to update this facility in the near future.

For our small business members, we will be launching comprehensive commercial deposit and treasury management solutions to make it easier for these companies to manage employees,

send and receive payments, prevent fraud, and serve customers. Look for this in the first quarter.

And last but not least, we will begin construction on a new branch in the county. I cannot reveal the location right now, but get ready for the official announcement in the first quarter of 2026.

We are excited by the changes coming in 2026 as we grow to serve you better. Thank you for your trust and loyalty, and I hope you have a very happy New Year!

Paul Hughes

*President and CEO,
Greenville Federal Credit Union*



The credit union wins
Best Credit Union

Selected by: **The Post and Courier**

Thank you to all of our members for making us so amazing!

NEW YEAR, NEW WEBSITE

In January of 2026, we'll debut the brand-new Greenville Federal Credit Union website, and we are so excited for you to experience the next level of member service.

The new website will feature a sleek new look that will bring us confidently into the modern era. The best part? Everything you need is exactly where you want it to be.

You can still find us at www.greenvillefcu.com

The new site will look different, but the Account Login button? It will be where you want it, prominently featured in the top right corner of the screen. You'll have the same easy access to your accounts and features, but served to you in a clean, modern way. Two of the features we're most excited to share with you are our revamped calculators and our smart Help Center. More on those later. First, we want to make sure you know your way around the new site.

What you need, where you need it

As mentioned previously, as soon as you visit the new site, you'll see the Account Login button in eye-catching yellow at the top right corner of the screen.

Directly beside the account login button will be a magnifying glass icon. This will take you to our updated and intuitive search function. Find what you're looking for with ease, as the new search function will deliver the results you need.

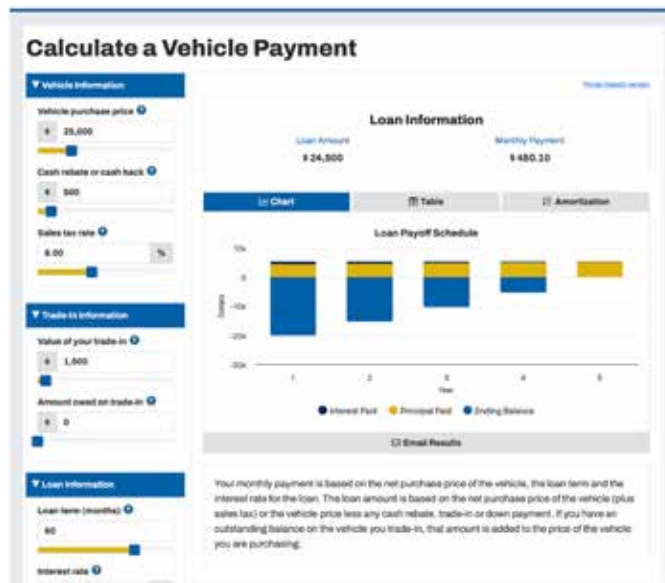
Beside the search button, you'll see a circle with three lines in it. Click on this to expand our menu. Use the menu to navigate to our products and services.

Note: Access to Online and Mobile Banking will NOT change. You'll navigate to them the same way.

You'll also notice a dropdown at the top left corner. Utilize this tool to translate the website into a variety of different languages.

Calculators you'll want to use

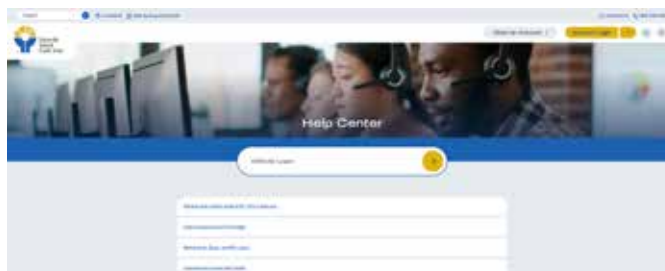
With over 50 vibrant and easy-to-use calculators, you'll be



able to calculate auto payments, project savings yields, and even speculate on how long your retirement savings will last. You'll also be able to email yourself a copy of your calculations.

An intuitive and smart Help Center

A brand-new feature will be our Help Center. The Help Center is the place to find the answers to your questions. The Help Center will be populated with helpful articles, money-saving tips, and information that could be vital to your financial well-being. Explore the answers to popular questions, browse our list of topics, or ask your own questions. Finding the info you need has never been easier.



CREDIT UNION WINS DESJARDINS AWARD

We are thrilled to share that the Carolinas Credit Union Foundation has awarded Greenville Federal Credit Union first place for the Desjardins Youth Financial Education Award (\$250 million - \$1 billion in assets category).

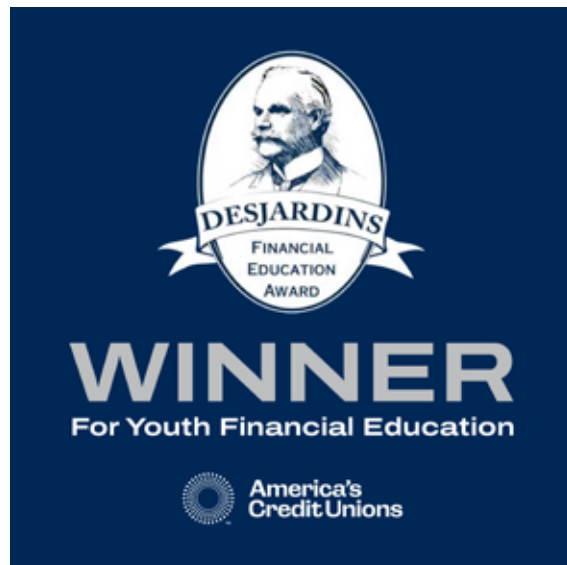
Credit unions from across the Carolinas submitted their applications over the summer. These nominations were then reviewed by a volunteer committee, with statewide winners selected and announced in late summer.

Greenville Federal Credit Union's submission detailed the unique program we established for the Greenville County Schools work-based learning Career Centers, which included customized financial education programming for their students and access to our Student Account program for all participants. Led by our Director of Community Engagement, Sarah Bell, the credit union's staff delivered 50+ hours of financial education over 22 sessions, educating approximately 1000 students across Greenville County Schools' four work-based learning Career Centers. The submission also outlined the expansion of our Student Accounts program to all Greenville County Schools high school students.

In expanding the Student Accounts program, any student at a Greenville County Schools high school can become a member of Greenville Federal Credit Union. This decision stemmed from the credit union recognizing the importance of providing a safe place for teenagers' funds as their social lives grow, and they get their first jobs. It also serves as a way for them to practice what they learn in the credit union's financial education programs.

"I am very proud of our work in the schools," said Paul Hughes, credit union President and CEO. "We were founded by a group of educators, and so being able to serve the school district and the community this way really speaks to the core of what we do here at Greenville Federal Credit Union."

This is the second time the credit union has been recognized by the Foundation for its financial education programming.



CAROLINAS
CREDIT UNION LEAGUE

We are so proud of our very own Savannah Rodriguez! In October and November, Savannah participated in the CUXEL Protégé competition, where she won both the internal and chapter levels.

Savannah delivered a poised, professional, and flawless presentation that outshone some worthy competitors.

As the winner of the chapter level, Savannah will move on to compete as a Protege Finalist at the LAUNCH event in February.

We'll be rooting her on each step of the way!

NEW BUSINESS SOLUTIONS: TREASURY MANAGEMENT

Greenville Federal Credit Union strives to support our community, and part of that is supporting the businesses that operate within the local economy. With that in mind, we offer a variety of Treasury Management products and services to help your business thrive.

Payables Solutions

ACH Origination - Optimize your business efficiency.

What is ACH Origination? When using ACH Origination, you can initiate electronic business payments, including direct deposit of employee payroll. You'll also be able to create and maintain an unlimited number of payees, such as payments to vendors and suppliers, collection of periodic dues or membership fees, transfers to or from non-credit union accounts, and State and Federal tax payments.

Wire Transfer - Enhance the efficiency of your business.

Efficient business management requires reliable, on-time payments to your vendors. Wire transfers are a simple, secure, and practical way to transfer funds while giving you additional time to manage your receivables. Our digital platform allows you to manage these payments at your convenience to provide peace of mind that your business is taken care of.

Receivables Solutions

Lockbox - Simplify the way your business receives payments.

Automate the processing of your business receivables through a centralized lockbox. Utilizing a comprehensive lockbox solution streamlines payment processing, ensuring quicker access to your funds.

Business Remote Deposit Capture - It's time to change the way you deposit checks.

Remote Deposit Capture allows your business to efficiently scan multiple high-value checks and transmit them directly to Greenville Federal Credit Union. This electronic deposit system allows you to submit deposits at your convenience, with funds becoming available as early as the next business day. Deposit checks one at a time or in a batch.



Merchant Services

We offer efficient and cost-effective merchant services for businesses of all sizes and types.

Accept all major credit/debit cards, EBT, Voyager, and Wright Express

Quick and seamless startup

In-house customer service

Real-time reporting

Electronic statements

HR Solutions

Payroll Services

Tax Filing

Time and Labor integration

Fraud Prevention and Mitigation

Positive Pay - Protect your business.

In today's ever-changing cyber landscape, protecting your business becomes even more important. Using advanced technology solutions, we can help you recognize and prevent fraudulent activity on your account. Enhanced reporting and simplified transaction monitoring provide the controls and protections needed to help prevent loss from fraudulent activity.

Interested in our Treasury Management services?

[Contact us today.](#)

CREDIT UNION RECOGNIZES OUTSTANDING GCS EMPLOYEES

We are proud to announce the ten employees who received an Employee Spotlight at Greenville County Schools, sponsored by Greenville Federal Credit Union.

These dedicated individuals are nominated by their peers, and when selected, get the recognition they deserve, an award, and a Cinnamon Roll breakfast provided by Greenville County Schools Nutrition Services.

The employees this semester are:

Jacquetta Holmes - Blue Ridge High School
Josh Winkles - Slater Marietta Elementary School
Melissa Schillinger - Woodmont High School
Michelle Chapman - Ellen Woodside Elementary
David Weber - Berea Bus Center
Ana Woodfield - Woodland Elementary School
Sonya Paradiso - Mauldin Elementary School
Kortney Davidson - Lakeview Middle School
Amy Ustanik - Berea High School
Jeannie Gully - Heritage Elementary School



Congratulations to all of you and thank you for everything you do!



Amy Ustanik



Amy Woodfield



Kortney Davidson



Josh Winkles



Jacquetta Holmes



Melissa Schillinger



Michelle Chapman



Sonya Paradiso



Jeannie Gully



David Weber



***In Memory Of
Steven Andrew Mason Banks
1958 – 2025***

*A devoted credit union advocate and leader with more than 24 years
of service to the members of Greenville Federal Credit Union.*

CREDIT UNION FULFILLS HOLIDAY WISHES FOR 15 LOCAL CHILDREN

At Greenville Federal Credit Union, we want to make sure everyone has a happy holiday. Over the season, we “adopted” 15 children. Each of our various teams selected one of the children and fulfilled that child’s wish list. We also supplied wrapping supplies, as well as food and snacks, to make sure these children had the jolliest season possible. Just another way our team strives to make our community better.



Withholding Notice.

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.

HOW THE ONE BIG BEAUTIFUL BILL ACT MAY AFFECT YOUR TAXES

This article is for educational purposes only. It reflects publicly available IRS information as of July 2025. Tax laws are complex and may change. Members should consult a qualified tax professional about their individual circumstances before making financial or filing decisions.

The One Big Beautiful Bill Act (OBBBA) introduces several key tax updates that could affect how you file and what you owe over the next few years. Many of these changes aim to help working families, seniors, and everyday taxpayers keep more of their hard-earned money.

The IRS has published an overview of the new provisions on its website, but tax law can be complex, and it's always evolving. In this article, we'll break down the major updates in simple terms so you can better understand what they mean for you and your family. Just remember, it's always wise to check with a trusted tax professional before making financial or filing decisions.

Tax Deductions vs. Tax Credits: What's the Difference?

Before we get into the details, we must clear up a very common tax question: What is the difference between a tax deduction and a tax credit?

A tax deduction reduces the amount of income that is taxed.

Example:

If you and your spouse earn \$100,000 and take the 2025 standard deduction of \$31,500, you'll only pay taxes on \$68,500 (not the full \$100,000 you earned).

A tax credit directly reduces what you owe to Uncle Sam.

Example:

If your tax bill is \$10,000 and you qualify for a \$2,000 credit, your final bill will be \$8,000.

Both deductions and credits can lower your tax burden, but they work differently.

Key Features of the OBBBA You Should Know

There are a few other features of the One Big Beautiful Bill Act that are critical to understand to ensure you make wise filing and financial decisions.

The tax changes are in effect from 2025 to 2028. Many of these changes could disappear after 2028, depending on the



decisions made by Congress.

The OBBBA changes discussed only apply to federal income taxes. State income taxes and FICA taxes (Social Security and Medicare) are not affected.

The following changes are “Above-the-Line Deductions.”

This phrase means that you do not have to itemize your deductions to benefit. The following deductions are on top of your normal 2025 Standard Deduction.

For example, if you and your spouse make \$100,000 and file jointly, the 2025 Standard Deduction is \$31,500. If you qualify for another \$5,000 deduction from the items listed below, your total deduction will be \$36,500 - instead of capping at \$31,500 as normal.

Tax Benefit #1: No Tax on Tips

Workers who rely on tips, such as servers, bartenders, hairstylists, and delivery drivers, could see one of the biggest benefits from OBBBA. The new “No Tax on Tips” provision allows many tipped employees to deduct part of their reported tip income from their taxable income.

This change means that a portion of the tips you earn could reduce your taxable income - helping you pay less in federal income taxes. For example, a restaurant server who earns \$45,000 in wages and \$10,000 in reported tips may be able to deduct a portion of those tips if they meet IRS eligibility rules.

Continued p.10

That could reduce taxable income by several thousand dollars and lower the amount owed at filing time.

The maximum amount you can deduct annually is \$25,000, and the deduction phases out if your adjusted gross income exceeds \$150,000.

Who benefits most:

Employees in service industries where tipping is customary, and income is in the modest to middle-income range.

What members can do:

Report all tips accurately throughout the year on employer-provided tax forms.

Review the IRS guidelines to see if your occupation qualifies.

Keep good records of tip reporting to your employer to ensure your figures match theirs.

Tax Benefit #2: No Tax on Overtime

If you often work beyond 40 hours a week, you may benefit from the new overtime pay deduction. Under OBBBA, eligible workers can deduct a portion of their qualified overtime pay - essentially excluding part of those extra earnings from taxation. The deduction applies to the “half” portion of the “time-and-a-half” standard overtime compensation.

For example, if a nurse earns \$70,000 in base salary and \$10,000 in overtime pay, she may be able to deduct some of that \$10,000 depending on her income level and how much qualifies under the new rules. That deduction could lower her taxable income and save hundreds of dollars on her tax bill.

The maximum overtime deduction is set at \$12,500 for individuals, and the benefit phases out if your adjusted gross income exceeds \$150,000.

Who benefits most:

Hourly and salaried employees who earn overtime pay and have household incomes under the deduction’s income limits.

What members can do:

Make sure your employer correctly tracks and reports overtime wages.

If eligible, review the deduction limits each year on the IRS website.



Consider adjusting your tax withholding if you expect a lower taxable income to avoid overpaying taxes throughout the year.

Tax Benefit #3: Deduction for Car Loan Interest

This new tax deduction could make buying a car a little easier on your wallet. Under the new rule, taxpayers may be able to deduct interest paid on certain new car loans for personal-use vehicles purchased after 2024.

For example, let’s say you take out a \$35,000 loan on a new vehicle assembled in the U.S. and pay \$3,000 in interest during 2025. If that interest qualifies under IRS guidelines, your taxable income could be reduced by that \$3,000 - potentially saving you hundreds in owed taxes depending on your bracket.

The maximum annual car loan interest deduction is capped at \$10,000 for individuals, and the tax benefit phases out for those with adjusted gross incomes over \$100,000.

Who benefits most:

Members purchasing new, non-commercial vehicles with loans that meet IRS criteria.

What members can do:

Confirm your vehicle’s eligibility (final assembly in the U.S. and a valid VIN on file).

Keep loan paperwork showing interest paid annually.

Check the IRS website for the annual deduction caps and income limits.

Tax Benefit #4: Extra Deduction for Seniors

For older taxpayers, the One Big Beautiful Bill Act adds a new layer of financial relief. Starting in 2025, those age 65 or older can take an additional deduction of up to \$6,000 per person on

top of the regular standard deduction.

For example, a retired couple where both spouses are over 65, that could mean an extra \$12,000 reduction in taxable income. If their combined income is \$90,000 and they file jointly, applying both the standard deduction (\$31,500), the existing age-based additional deduction (\$3,200), and the new senior bonus deduction (\$12,000), their taxable income could be reduced to around \$43,300 - potentially saving thousands in owed taxes.

The tax benefit begins to phase out for individuals earning over \$75,000 annually or \$150,000 for those filing their taxes jointly.

Who benefits most:

Retirees and older workers with moderate incomes who file jointly.

What members can do:

Make sure both spouses' birthdates are correctly reported on their tax return.

Keep documentation of any retirement or pension income for accurate filing.

Consider how the deduction interacts with Social Security and other retirement benefits.

Other Notable Tax Changes

The OBBBA also makes some previously temporary tax provisions permanent:

The standard deduction remains higher for all taxpayers. In 2017,

the standard deduction for individuals was \$6,350, and \$12,700 for those married filing jointly. In 2025, those figures are \$15,750 and \$31,500, respectively.

The Child Tax Credit increases to \$2,200 per qualifying child and will adjust annually for inflation.

The 20% small-business income deduction remains in place for many self-employed individuals and small business owners through 2028.

Together, these updates aim to simplify filing and lower overall tax burdens for a wide range of taxpayers.

We're Here to Help

Understanding tax laws and new rules can be challenging. It's always wise to speak with a tax professional, financial advisor, or attorney before making significant decisions that could impact your financial well-being.

If you have questions about how the deduction for car loan interest works or would like to become pre-approved for a new vehicle, we're happy to help. Please [stop by any of our convenient branch locations](#) or call [800.336.6309](tel:800.336.6309) to speak with a team member today.

EXTERNAL LINKS:

[IRS Website:](#) One, Big, Beautiful Bill Act: Tax deductions for working Americans and seniors

[IRS Website:](#) One Big Beautiful Bill provisions

Each individual's financial situation is unique and readers are encouraged to contact the Credit Union when seeking financial advice on the products and services discussed.



Winner

Best Family Bank

Thank you to all of our
members and staff!

UNITING HEARTS AND HANDS TO NOURISH HOPE

Greenville Federal Credit Union called on its generous staff and members to collect items for a food drive benefiting Harvest Hope from October 20th to November 14th, 2025. This was especially timely, given the Government Shutdown and the pending loss of SNAP benefits. The response was overwhelming.

We're proud to announce that we collected over 4,000 canned goods, boxed items, toiletries, and other essentials across each Greenville Federal Credit Union Branch, including the two high school branches.

The credit union also raised over \$300 in monetary donations.

Cristen Aiken of Harvest Hope lauded the credit union, "Wow! Just wow! Hosting a food drive is more than collecting donations – it's about uniting hearts and hands to nourish hope, strengthen communities, and transform lives. Together, we can turn generosity into lasting impact for families facing hunger, and Greenville Federal Credit Union has done just that. What y'all have done is amazing!"

We cannot thank our members and staff enough for their overflowing generosity.



LOAN RATE SCHEDULE

Effective January 1, 2026

		APR ¹
Visa	Signature ¹¹ (quarterly variable)	15.24%
	Platinum	13.24% or 17.99%
	Access	17.99%
Personal Loan ²		17.99%
Personal Note	as low as	11.99%
Share Secured ³	Quarterly variable	3.50%
Certificate Secured ⁴	3% over Index (consult certificate rates)	
New Vehicle ⁵ (less than two years old and less than 30,000 miles)	36 months or less as low as	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 ⁷ (as low as)	80% or less loan to value	6.75%
	90% or less loan to value	7.75%
	> 90% loan to value as low as	8.75%
Second Mortgage ⁸	as low as (contact for more details)	8.49%
Mobile Home ⁹	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 ¹⁰ (Rates include Jumbo loans)	2YR-ARM as low as	4.75%
	5/1-ARM as low as	5.125%
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

¹Annual Percentage Rate (APR) is subject to credit approval and can change without notice. ²Personal loan margin will be determined based upon a combination of credit scores provided through Equifax, Inc. The quarterly Index will be the Wall Street Journal's published prime rate as of the 15th day of December, March, June, and September and any subsequent rate change will occur on the first of the following months. The minimum Index value used will be 5.99%. ³The Index each quarter is based upon the highest dividend rate paid on regular shares rounded up to the next even quarter percent. The minimum Index value used will be 2%. ⁴Certificate loans use the certificate dividend rate rounded up to the next even quarter percent as the Index. The minimum Index value used will be 2%. ⁵Our definition of New and Used vehicles expands your financing opportunities; please contact a Loan Officer for details. Your rate will be determined using a combination of credit scores provided through Equifax, Inc. ⁶Real property must be located in the state of South Carolina. Your rate will be determined by the original term of the loan and original loan-to-value. Other restrictions apply based upon the specific loan type requested. ⁷Annual 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. ⁸Unit age no older than 10 model-years.



SAVINGS RATE SCHEDULE

Effective January 1, 2026

	Rate	APY*
Regular Share Savings		
<\$1,999.99	0.05%	0.05%
\$2,000 and up	0.10%	0.10%
Club Accounts	0.05%	0.05%
Regular Share Checking	0.05%	0.05%
Kasasa Cash Back Checking	0.05%	0.05%
Kasasa Cash Checking - Non-qualifying	0.05%	0.05%
Kasasa Cash Checking - Qualifying <=\$5,000	4.89%	5.00%
Kasasa Cash Checking - Qualifying >\$5,000**	0.05%	0.05%
Yield-Plus Savings – \$2,000 Minimum Deposit		
< \$2,000 Below Minimum	0.05%	0.05%
>=\$2,000 to \$24,999.99	1.00%	1.00%
>=\$25,000 to \$74,999.99	1.25%	1.26%
>=\$75,000 to \$124,999.99	1.50%	1.51%
>=\$125,000 to \$174,999.99	1.90%	1.91%
>=\$175,000 to \$249,999.99	2.20%	2.22%
> \$250,000	2.45%	2.47%
Yield-Plus Checking – \$2,000 Minimum Deposit		
< \$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%
Share Term Certificates (CDs) – \$500 Minimum Deposit		
30 month Step Up	3.05%	3.09%
91 days	2.75%	2.78%
6 month	3.25%	3.28%
12 month	3.25%	3.29%
18 month	3.20%	3.24%
24 month	3.25%	3.29%
28 month - Liquid CD**	3.21%	3.25%
30 month	3.20%	3.24%
36 month	3.30%	3.34%
48 month	3.40%	3.44%
60 month	3.50%	3.55%
Share IRAs – Traditional And ROTH		
30 month Step Up	3.05%	3.09%
Variable Rate	2.50%	2.52%
6 month	3.25%	3.28%
12 month	3.25%	3.29%
18 month	3.20%	3.24%
24 month	3.25%	3.29%
30 month	3.20%	3.24%
36 month	3.30%	3.34%
48 month	3.40%	3.44%
60 month	3.50%	3.55%

*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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Jessie Bowens, Vice-Chair
Randolyn Harmon, Secretary
Steve Holcombe, Treasurer
Susi Smith, Director
Debbie Corzine, Director
Rex Rodrigue, Director

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Jeffrey Bergum, Chair
Bain Stewart, Member
Thomas Riddle, Member
Mary Gardner, Member

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