

MONEYCLIPS | SPRING 2025

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION



Beat your rate,
don't let your
rate beat you.



Apply Now!

NCUA

**We can help you lower your auto loan rate
by up to 1.00% APR*.**

Feeling beat up by your auto loan rate? Don't let it bully you around anymore. When you refinance your auto loan with Greenville Federal Credit Union, we'll help you lower your rate by up to 1.00% APR.* Let us get in the ring with your auto rate and give it the beatdown it deserves. Limited time offer.

Apply online at www.greenvillefcu.com
or visit any branch to get started.

*Limited time offer to beat other lenders' auto loan rates by up to 1% Annual Percentage Rate (APR) if the terms and collateral requirements are comparable. Offer excludes auto manufacturer and captive finance company 0% APR offers. Rate floor is 3.74% APR. Loan to value maximum 125%. Requested refinance term may not exceed original loan term. Offer not available for cash out refinance. Offer excludes current loans held by Greenville Federal Credit Union. Loan rate and term amount may vary depending on individual credit history and underwriting factors. All credit union rates, fees, terms, and offers can change at any time without notice. Credit union membership qualifications apply. Member NCUA.



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

Memorial Day
May 26

Juneteenth
June 19

Independence Day
July 4

ANNUAL MEETING

July 22 at 4 PM
* The credit union will
close early at 3 PM to
allow all member to
attend.

New Location!

Greenville
Convention Center
1 Exposition Dr,
Greenville, SC 29607

Meetings Room 202ABC
This is on the first
floor, just inside the
main entrance off of
Eisenhower Drive.

PRESIDENT'S COLUMN

The credit union tax exemption...why is it always under attack?

As we head into a turbulent budget year in the U.S. Congress, the credit union tax exemption frequently comes up. Our banker "friends" always throw this out to their members of Congress as a way to make more tax money, but don't be fooled! Let's look at some of the issues and dig a bit deeper...

1. Did you know that the only tax that credit unions do not pay is corporate income tax? We pay local and state property taxes and sales tax, payroll taxes, etc. Credit Unions generally pay higher rates on deposits, which are then reported as income on our members' tax returns.

2. Did you know that many banks are Subchapter S Corporations? This means that they do not pay corporate income taxes. This is passed on to their owners who pay the taxes. Doesn't this sound familiar?

3. How does Greenville Federal Credit Union justify its tax-exempt status? We serve low-income members in our community that represent over 57% of our member-owners. We provide lifeline banking services at low cost. We promote financial literacy with two student-run branches in Greenville County Schools.

4. Why do the banks focus on this? If our credit union not-for-profit structure is so advantageous, then why don't the banks just become credit unions? This has always

perplexed me...not really. There is not enough money in it is my guess.

The overriding reason for the attacks on our cooperative tax structure is to eliminate the competition for consumers in the marketplace. Credit Unions represent 7% of the total financial pie in this country, but evidently that is just too much for them.

When you read editorials that espouse the taxing of Credit Unions, try to picture the financial landscape without a consumer-friendly option. I think you will agree that it is a very scary picture indeed.

No matter what the political landscape looks like, or what Congress decides about the taxation of credit unions, one thing will remain certain... Greenville Federal Credit Union will always be here for our members. You can rest assured that your money is safe and secure with us, and that we'll always do anything in our power to help our members. That means you.

Paul Hughes



*President and CEO,
Greenville Federal Credit Union*



ANNUAL
MEETING
2025

July 22, 2025 @ 4 PM

Save the Date
New Location!

Greenville Convention Center
1 Exposition Dr, Greenville, SC 29607
Meetings Room 202ABC

This is on the first floor, just inside the
main entrance off of Eisenhower Drive.

BECOME A SAVVY SAVER: 3 TIPS FOR BEGINNERS



It's never too early to start saving money. While saving money sounds simple, figuring out where to start can feel overwhelming, especially if you've never done it before. Should you open a savings account, or think long-term with retirement planning? And what if you don't have much to save right now? No worries - we're here to guide you.

In this guide, we'll help you understand the basics of saving, from building a strong foundation with credit union accounts to exploring opportunities beyond - preparing for retirement. No matter where, or when, you're starting, you'll discover tools and tips to make saving simple, approachable, and something you can feel good about. It's time to become a savvy saver!

The Key to Saving: Building the Habit

On average, it takes around two months for a habit to form, and when saving or investing money, most people start by searching for unique account features or the highest returns. But the key to saving isn't about what you get - it's about what habits you form. The act of saving is more valuable than any interest rate. It's a skill you'll utilize throughout your entire life.

Start small. Whether it's skipping that extra sweet treat or setting aside part of your paycheck, every little bit adds up. Over time, those small actions turn into a habit, and that habit builds a financial cushion that gives you freedom and peace of mind. The key is to start and stick with it.

Step #1: Savings Accounts

The first stop on your journey to becoming a savvy saver is savings accounts. These accounts are the most basic savings vehicle the credit union and other financial institutions offer and are an excellent starting point.

The money you deposit into a savings account will earn dividends or interest – allowing your savings balance to grow steadily over time. While the rates tend to be lower than other account options, savings accounts allow quick transfers to your checking as needed – making them ideal for beginners.

Use your savings account to become accustomed to setting aside money and separating it from your everyday funds. Whether saving for a goal or future bills, savings accounts make organizing your money a breeze.

Advantages:

- Easy access to funds as needed.
- Low or no minimum balance requirements.
- Earn compound interest on deposits.
- Organize savings for goals or other expenses.
- Federally Insured by NCUA (National Credit Union Administration).

Drawbacks:

- Lower earning potential versus other account options.

Step #2: Certificate Accounts

Once you build up considerable savings with your traditional savings account and feel confident that you have enough money to cover emergencies, your next stop should be to open a certificate account. Certificates (commonly called Share Certificate Accounts) with credit unions provide even higher returns in exchange for locking your funds into a fixed term.

While each institution will have its own terms and rates, certificates will often be displayed like:

Certificate Term	Dividend Rate (APY)
1 Year	1.50%
2 Year	2.25%
3 Year	2.75%
4 Year	3.25%
5 Year	3.75%

Locking your money up may seem like a downside, but it's truly a positive – it forces you to save and helps you earn more on your investment. These accounts are a great test to see if you can leave your money untouched for an extended period, allowing the compound interest to work in your favor and lead to higher savings.

Advantages:

- Highest earning potential among savings accounts.
- Set terms for you to save and let compound interest work in your favor.
- You can pick the term that matches your budget and goals.
- Federally Insured by NCUA (National Credit Union Administration).

Drawbacks:

- You're unable to withdraw funds early without a penalty.
- You cannot take advantage of new, higher yields until your certificate matures.
- Often have a minimum balance requirement (typically \$500 - \$1,000).

Step #3: IRA or 401(k) Accounts

As you progress along your savings journey and your balances grow, your next step is to start saving for retirement. IRAs (Individual Retirement Accounts) and 401(k)s are tax- advantaged accounts designed to help you save for your golden years.

Typically, 401(k)s are offered through your employer, while IRAs can be opened by anyone – even if you already have a 401(k) account. Both provide unique tax advantages and come in two forms: Traditional and Roth. Traditional 401(k) and IRAs offer tax benefits now, while Roth accounts provide benefits once you retire.

Many employers offer 401(k) matching programs that will match your retirement contributions up to a certain amount or percentage, essentially giving you free money. Make sure to take advantage of this feature if it's offered at your workplace.

Advantages:

- Earn higher yields than many traditional savings accounts.
- Provide tax advantages to benefit your golden years.
- Options to invest in higher-yielding avenues, such as the stock market.
- IRAs offered by the credit union are federally insured by NCUA (National Credit Union Administration).

Drawbacks:

- Funds are not typically NCUA insured unless through an IRA held by the credit union.
- Cannot access funds without incurring a penalty.
- Possible tax penalties for early withdrawals.
- Higher risk if funds are invested in market-based instruments, such as stocks.

Tips for Getting Started

When you're ready to start your savings journey, here are some tips to help you ensure a smooth road ahead:

- **Start Small:** Remember, even if you don't have much to save at first, the goal is to develop the habit. As your balance and confidence grow, you'll become more comfortable with your saving abilities.
- **Mix It Up:** Use a mix of account types to take advantage of the different benefits each one offers. For example, you can set aside money for upcoming bills in your savings account while your money market account houses your emergency fund.
- **Save Extra Funds:** Put a portion of any extra money (tax refunds, work bonuses, birthday or holiday cash, etc.) into your savings to boost your balances and maximize your earnings.
- **Automate It:** Put your savings on autopilot with Automatic Transfers or Payroll Deductions. Set it, forget it, and let your balance grow!

We're Here to Help!

As you embark on your journey toward becoming a savvy saver, remember that every step forward counts. The key is to start where you are, choose the savings options that align with your goals, and remain consistent in your efforts. Every cent you save now builds a stronger foundation for your financial future. You'll be a savvy saver before you know it!

If you'd like to learn more about the savings options the credit union offers, including [Savings](#), [Certificate Accounts](#), or [IRAs](#), we're ready to help. Please stop by any of our [convenient branch locations](#) or call 800.336.6309 to speak with a team member today.

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.



CAROLINAS CREDIT UNION LEAGUE

We could not be more proud of our very own **Kaitlyn Sheldon**, the Carolinas Credit Union League 2025 CUaware Protégé Competition 3rd place winner! The Protégé Competition is an opportunity for credit unions in North and South Carolina to recognize the value and potential in rising professionals age 40 and under, enhance chapter programming and credit union interest, reinforce cooperative principles and credit union philosophy, and support the League's investment in developing leadership. Congratulations Kaitlyn, your credit union is so proud of your accomplishment!



KABOOM AWARD WINNER

Kidding Around Greenville is dedicated to delivering the best family-friendly offerings across Upstate South Carolina. That's why it is such an honor that Greenville Federal Credit Union has been selected at the Best Family Bank for 2025. Based on reader votes, we were selected as the best among a roster of worthy competitors. We extend a great deal of thanks to Kidding Around Greenville for their continued support, as well as to their readers for voting for us to win this award.

To view a full list of winners, including our award, visit Kidding Around Greenville:

[Kiddingaroundgreenville.com](https://kiddingaroundgreenville.com)



Fraud Alert: Be aware of fake credit union calls.

The credit union will not call and ask you for personal identification or account information. Do not respond. Hang up and call the phone number listed on your statement.

Ask us for additional prevention tips.

GREENVILLE COUNTY SCHOOLS ANNOUNCES TOP 10 TEACHER OF THE YEAR FINALISTS

On March 25th, Greenville County Schools Superintendent Dr. Burke Royster and Greenville Federal Credit Union SVP of Marketing Catherine James surprised ten GCS teachers with the announcement that they are among the Top 10 Finalists for the 2024-25 GCS Teacher of the Year. Congratulations to these deserving teachers who are the top ten teachers out of approximately 6,000 teachers across the district!

"The teachers we honor today showcase not only exceptional teaching abilities but also a profound commitment to our students' growth and success," said GCS Superintendent Dr. Burke Royster. "These educators represent the best of what our district provides – innovation, dedication, and professional expertise within our classrooms. I congratulate them on their achievements and thank them for their commitment to teaching and supporting our students, so they are prepared for life within the classroom and beyond." The Top 10 Finalists are, in alphabetical order:



- Ashley Black - 5th Grade Teacher, Augusta Circle Elementary
- Candace Brownlee-Collins - 4th Grade Teacher, Hollis Academy
- Alexandria Cherry - Digital Art & Design Instructor, Golden Strip Career Center
- Anna Henson - 5th Grade Teacher, Monaview Elementary
- Tieraney Gezelle Rice - 4K Teacher, Monarch Elementary
- Leonardo Sanchez-Palomino - Spanish Teacher, Northwest Middle
- Morgan Smith - 5th Grade Teacher, Robert E. Cashion Elementary
- Meagan Wagner - English Teacher, Riverside High
- Vivian A. Welkner - ELA Spanish Immersion Teacher, Hughes Academy
- Jacob Zimmerman - Counselor, Wade Hampton High

The process of selecting the ten finalists began last fall when schools and centers selected their individual Teacher of the Year. Teachers completed extensive applications that were reviewed by a Screening Committee and a Selection Committee. The Top 10 Finalists will be narrowed down to three finalists and the 2024-25 Greenville County Schools Teacher of the Year which will be announced on August 6.

The credit union sponsored the announcement and provided a \$100 Visa® Gift Card, a beverage tumbler, and an umbrella to each of the Top 10 Teacher of the Year Finalists.



SHOULD YOU LEAVE MONEY IN PEER-TO-PEER PAYMENT APPS?



Peer-to-peer payment apps like Cash App, PayPal, Venmo, and Zelle® have made sending money between parties quicker and easier than ever before, and as such, have become all-the-rage with teens and young adults. With just a few taps, you can pay your friend for your McNuggets, reimburse your friend for your movie ticket, or send your portion of rent and utilities to a roommate.

But when someone sends you money, is it wise to leave those funds sitting idle in your app account? Or should you move them elsewhere? Keep reading to find out how to protect your money better and earn more at the same time.

Understanding Peer-to-Peer Payment Apps

Peer-to-peer (P2P) payment apps are digital financial platforms that allow users to quickly transfer money between financial accounts, even if they don't use the same financial institution. These apps offer more convenience than cash or checks, and sending money is a snap. With just a few clicks, you can instantly send funds to anyone. However, while these apps are fantastic at facilitating quick and easy transactions between users, they aren't designed to be a long-term storage solution for your funds.

Why You Shouldn't Store Funds in Payment Apps

Peer-to-peer payment apps offer plenty of benefits, chief among them their ease and convenience. But that doesn't mean it's safe to let funds sit in your app's balance for extended periods of

time. Leaving funds in payment apps long-term can expose you to monetary risks and missed opportunities.

Higher Risk

For one thing, funds in P2P payment apps are more susceptible to fraud. There are fewer protections in place for these apps than the encryption that is equipped on your financial institution's online banking app. Additionally, these apps lack the [deposit insurance](#) banks and credit unions provide through the FDIC and [NCUA](#), respectively.

This means that if a loss occurs, you won't be able to recoup those funds – they're gone for good. Scammers often target P2P apps due to the immediacy and finality of transactions and lack of user protection.

No Reward

When you keep funds in your balance within P2P apps, that money is simply sitting there idle. You're completely missing out on the opportunity to earn returns on those funds as you would if they were instead placed in a [yield-earning deposit account](#). Earning interest or dividends on your funds allows you to grow your money, which can't happen if it sits in an app. Over time, this lack of growth can add up to a significant cost, especially if you typically maintain a larger balance in the app. By keeping funds in these apps, you're leaving money on the table rather than allowing your funds to grow.

Why It's Better to Store Funds in a Credit Union Account

Credit Union accounts are intentionally designed to help you make the most of your money. That's why our [Checking](#) and [Savings Accounts](#) are stacked with benefits to help you save and earn more.

Fund Protection

All credit union deposits are federally insured by the [National Credit Union Administration \(NCUA\)](#) up to at least \$250,000. This is the same level of protection provided by FDIC-insured banks. Federal protection ensures that your money is safe, no matter what.

Peer-to-peer payment apps do not offer any form of fund insurance, which can leave your money vulnerable.

Earn Yields

Credit union accounts allow you to earn dividends or interest on your deposits. Even with a more modest interest rate, the ability to grow your money significantly outperforms earning zero from letting funds sit idle in an app. Over time, these yields can lead to substantial growth.

Peer-to-peer payment apps do not offer the opportunity to earn returns on your app balances.

Lower & Fewer Fees

Credit unions are widely known for lower fees when compared to traditional banks and other financial institutions. As your trusted financial partner, we are committed to keeping you safe from hidden fees. Since credit unions are not-for-profit, we return our earnings to you through better rates and fewer fees.

Peer-to-peer payment apps may charge fees for fund transfers, credit card payments, or international transactions. Many apps charge substantial fees for instant withdrawals.

We're Here to Help!

Although peer-to-peer payment apps are a great tool to transfer funds quickly and conveniently, they aren't the ideal place to store those funds long-term. Instead, move your money to your credit union account so you can protect and grow your funds. We're here to help make your money work for you!



If you'd like to learn more about our deposit accounts, including [Checking](#), [Savings](#), and [Certificates](#), we're happy to help. We'll assist you in determining which accounts are ideal to help you meet your financial goals. Please stop by any of our convenient branch locations or call 800.336.6309 to speak with a team member today.

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.

MEMBER DISCOUNT FOR ROPER MOUNTAIN SCIENCE CENTER

Reminder: Credit union members will receive a 10% discount off

[Roper Mountain Science Center](#) annual Family Membership when they use a unique promo code.

Family Membership at Roper Mountain Science Center offers:

- Unlimited admission for up to six members of the household to public programs including Friday Starry Nights, Summer Adventure, and Afternoon Explorations
- Discount ticket prices for special events, including Holiday and Summer Laser Shows
- Special member communications
- Access to Summer Camp early registration and discount
- Admission benefits at more than 300 different science centers and museums through the ASTC (Association of Science and Technology Centers) Passport Program



Credit union members may request the unique discount code by calling the credit union's Contact Center at 800.336.6309, visiting a branch, or sending a secure message through Online/Mobile banking.

All Roper Mountain Science Center Family Memberships are made through the Roper Mountain Science Center website. To purchase a Roper Mountain Science Center Family Membership, visit <https://rmsc.ticketapp.org/portal/product/11> create an account and enter the code when prompted. For more information visit Roper Mountain Science Center's [website](#).

Photo provided by Roper Mountain Science Center



WE'RE NOMINATED

Best Credit Union

Voting is open April 15th thru April 29th

Vote for your credit union at:

yourchoiceawards.com/greenville/#

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.

LOAN RATE SCHEDULE

Effective April 1, 2025

		APR ¹
Visa	Signature ¹¹ (quarterly variable)	15.49%
	Platinum	13.49% 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	7.50%
	90% or less loan to value	8.50%
	> 90% loan to value as low as	9.50%
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	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

¹Annual Percentage Rate (APR) is subject to credit approval and can change without notice. ²Personal loan margin will be determined based upon a combination of credit scores provided through Equifax, Inc. The quarterly Index will be the Wall Street Journal's published prime rate as of the 15th day of December, March, June, and September and any subsequent rate change will occur on the first of the following months. The minimum Index value used will be 5.99%. ³The Index each quarter is based upon the highest dividend rate paid on regular shares rounded up to the next even quarter percent. The minimum Index value used will be 2%. ⁴Certificate loans use the certificate dividend rate rounded up to the next even quarter percent as the Index. The minimum Index value used will be 2%. ⁵Our definition of New and Used vehicles expands your financing opportunities; please contact a Loan Officer for details. Your rate will be determined using a combination of credit scores provided through Equifax, Inc. ⁶Real property must be located in the state of South Carolina. Your rate will be determined by the original term of the loan and/or original loan-to-value percentage. ⁷Mobile home must be located in the state of South Carolina. Your rate will be determined by the original term of the loan and original loan-to-value. Other restrictions apply based upon the specific loan type requested. ⁸Annual 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. ⁹Unit age no older than 10 model-years.



SAVINGS RATE SCHEDULE

Effective April 1, 2025

	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	1.25%	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%
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%	3.08%
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%
Share IRAs – Traditional And ROTH		
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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Jeffrey Bergum, Member

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