

# MONEYCLIPS | FALL 2022

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

## Fall for lower vehicle rates.

AUTO LOANS  
AS LOW AS

**4.24%\***  
APR

**FOR 60 MONTHS**

Offer ends 11/30/2022

**While cars and deals may be hard to find this fall, you can put yourself in the driver's seat with a better rate and term from your credit union.**

- Defer your first payment up to 60 days from closing.
- Pre-owned and refinanced vehicles with less than 30,000 miles and less than 2 years old, enjoy the same low rate as new vehicles.
- We can beat other lenders' rates by a quarter percent\*.
- Get a pre-approved for more bargaining power.

Apply online at [www.greenvillefcu.com](http://www.greenvillefcu.com), by phone, or in-person.

\*Annual Percentage Rate is based on a 60-month term. A 60-month loan with first payment deferred 30 days at 4/24% APR and full CD/CL coverage would have monthly payments of \$19.68 per thousand borrowed. +Excluding auto manufacturer and captive finance company 0% rate offers; rate floor is 1.74%, offer excludes current loans held by Greenville Federal Credit Union. Minimum loan amount for this offer is \$5,000. Offer good from October 1 through November 30, 2022. First payment can be delayed up to 60 days from closing. ©2022, Greenville Federal Credit Union. All rights reserved. Member NCUA.



Greenville  
Federal  
Credit Union

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Join and prosper.®

## INSIDE THIS ISSUE.

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## IMPORTANT DATES.

### Holiday Closings

- Columbus Day  
October 10
- Veterans Day  
November 11
- Thanksgiving  
November 24
- Christmas (Observed)  
December 26
- New Years Day (Observed)  
January 2

# PRESIDENT'S COLUMN.

How does my credit union give back to our local community?

At Greenville Federal Credit Union, we are committed to making our community better through strategic philanthropy and volunteer initiatives. From the beginning, our priority has been to support education and children by focusing our efforts and resources on worthy organizations and causes that align with this mission. Whether sponsoring programs for Greenville County Schools that help school staff and students, or funding initiatives that uplift and spotlight the hard work of healthcare workers and teachers, your credit union has continually demonstrated this focus throughout 2022.

- The credit union awarded 6 scholarships to eligible high school seniors totaling \$10,000
- The credit union awarded 10 teacher grants totaling \$5,000 to help our teachers fund projects in the classroom
- The credit union funded quarterly giveaways for nurses and healthcare workers
- The credit union funded quarterly giveaways for teachers
- The credit union recognized community heroes who are making a difference in Greenville

- The credit union supported numerous charitable organizations that help fill the gaps in our community, including A Child's Haven, Kiwanis Club, and Junior Achievement
- The credit union supported individual schools with needed donations and volunteer resources

Your credit union recognizes that there are real needs in our community that are not being met. We also recognize that our teachers and schools are vital to a successful community. We strive to do more and to continue to make a real difference.



Paul Hughes

*Paul F. Hughes*

President and CEO,  
Greenville Federal Credit Union

A graphic for the 2022 Best of the Upstate Greenville News Winner award. It features a large yellow star at the top, a blue banner with a yellow star, and a central award box with the text '2022 BEST OF THE UPSTATE' and 'Greenville News WINNER'. Below the award box is the text 'The Official Community Choice Awards'. To the right of the award box is the text 'WE WON!' and 'BEST CREDIT UNION OF THE UPSTATE SEVEN YEARS RUNNING! Thank you for voting for us!'. A yellow star is also visible at the bottom right of the graphic.

**WE WON!**  
BEST CREDIT UNION OF THE UPSTATE  
**SEVEN YEARS RUNNING!**  
Thank you for voting for us!

# GREENVILLE FEDERAL CREDIT UNION AWARDS GRANTS TO TEN LOCAL TEACHERS.

Greenville Federal Credit Union announced the recipients of 10, \$500 grants to Greenville County Schools teachers as part of its new Teacher Grants program. The annual grants program is designed to help teachers fund projects or needs within their classrooms for the upcoming school year.

During the summer the credit union received applications from teachers representing 45 different schools across Greenville County. The grant requests covered a wide range of projects and needs – from STEAM kits to software, winter gloves, and podcast equipment.

“The applications we received describe incredibly innovative and creative projects, and a true concern for students. It is clear that teachers are doing their very best to inspire and facilitate learning for our kids,” said Paul Hughes, credit union president. “Greenville Federal Credit Union is committed to supporting educators and students in Greenville County and we believe these grants will be a launching point for some remarkable teacher-led initiatives. We wish all teachers, students, and schools the best for a wonderful start to the school year.”

## The 2022 Greenville Federal Credit Union Foundation Teacher Grant recipients are:

- Destiny Condra-Bogan, J.L. Mann High School
- Kristina Monday, Bonds Career Center
- Melanie McCrae, Berea High School
- Anna Stukenborg, Fork Shoals School
- Angelia Kirk, Hughes Academy of Science and Technology
- Kathy Ensley, Skyland Elementary School
- Gaelyn Jenkins, Rudolph Gordon School
- Trang Mai, Westcliffe Elementary School
- Rena Herring, Riley Child Development Center
- Terrell Brown, Cherrydale Elementary School

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).



## New Entertainment Ticket Discounts

One of the many benefits of your membership is access to discounted tickets for admission to movies, theme parks, and more. Members can now order [Kings Dominion and Soak City](#) tickets online directly from the Kings Dominion [website](#). **Tickets will not be sold in the credit union branches.**

Kings Dominion discounted tickets are \$48.00 each plus taxes and fees.

**NOTE:** Parking passes are not included in the ticket price.

For up-to-date park information, including hours, visit [kingsdominion.com](http://kingsdominion.com).

Photo provided by Kings Dominion



# CREDIT UNION MARKS 54<sup>TH</sup> ANNUAL MEETING.

The credit union's 54th Annual Meeting was held at the Hilton Greenville Hotel on Thursday, August 25, 2022. This year's agenda included a review of 2021 financials, remarks made by the President and several board members and a question and answer period. The meeting also included the re-election of board members Willis Meadows and Jessie Bowens and the election of Mary Gardner. We are pleased to announce that each will serve a three-year term on the credit union's Board of Directors.

One of the highlights of this year's meeting was when President Paul Hughes recognized several employees for their milestone anniversaries with the credit union including: Doris Wofford, 35 years; Paul Hughes, 30 years; Teresa Jones, 25 years; Kelly Thermos, 15 years; Tommy Lentz, 15 years; Lisa Rouhselange, 15 years; Brian Sponaugle, 15 years; Dreena Tate, 15 years; and Catherine James, 10 years.

Thank you to all who attended and participated in the 54th Annual Meeting. Your involvement is a testament to the credit union difference and the importance of member ownership. We thank the staff of the Hilton Greenville Hotel for hosting the event and helping to make this year's Annual Meeting a success.

## The Credit Union Difference:

Each credit union member has equal ownership and one vote—regardless of how much money a member has in deposits or how many accounts they have. The credit union is governed by a voluntary board of directors, not stockholders. The board of directors is elected by and from the credit union's membership.



# CREDIT UNION NAMED ONE OF THE BEST PLACES TO WORK IN SOUTH CAROLINA FOR 2022.

Greenville Federal Credit Union has been named one of the Best Places to Work in South Carolina for 2022 by SC Biz News and Best Companies Group. The annual program recognizes and honors the best employers in the state that excel at creating positive and supportive workplaces for employees.

“We are thrilled to be recognized as one of the Best Places to Work in South Carolina,” said Paul Hughes, credit union president and CEO. “Our goal is to create a healthy work environment that allows our staff to be their very best and rewards them for a job well done. This designation is truly a reflection of their unwavering commitment to service and teamwork. I am constantly impressed with their dedication to our mission and to serving our members with integrity and excellence.”

The 119 companies chosen this year range from contractors to suppliers, distributors, and credit unions. Each company was surveyed in a two-part process which included an employer questionnaire about policies and procedures as well as an employee survey with eight focus areas including work environment, pay and benefits, leadership and planning, and overall engagement. Greenville Federal Credit Union was one of six credit unions among the list.



# CREDIT UNION NAMED A 2022 BEST CREDIT UNION TO WORK FOR BY AMERICAN BANKER.

Greenville Federal Credit Union has been named one of the 2022 Best Credit Unions to Work For by American Banker. The list includes 70 credit unions across the country that range in size from 28 employees to more than 3,000.

“As a service organization, our success relies upon the strength of our employees,” said credit union president Paul Hughes. “We have worked hard to earn a reputation as a great place to work and are pleased that our focus on employee development, engagement, and satisfaction is recognized in this year’s survey. We are honored to be included among this strong group of credit unions.”



Credit unions that made the list were selected through two different surveys with the help of Best Companies Group. The first survey examined employee satisfaction and covered eight areas, including leadership and planning, corporate culture and communication, and overall engagement. An institution needed at least a 40% participation rate in the survey, and on average at least 80% of respondents had to answer "agree strongly" or "agree somewhat" across the different topics. Survey data indicated that the employees at the credit unions that made the list were happier in a variety of areas compared with the institutions that didn't make the cut.

The official announcement by American Banker can be found at [here](#).

# THE BRANCH AT GREENVILLE HIGH OPENS FOR THE SCHOOL YEAR.

The credit union has selected seven new students to work alongside Business/ Finance teacher, Alice Prince, at The Branch at Greenville High School for the 2022-23 school year. The students and their teacher trained at our facilities this summer, with a mix of classroom and on the job training in the branches. At the completion of the summer-long training, students are capable of not only handling cash and opening new accounts, but also implementing growth strategies through a marketing plan developed by the students.

Students working within The Branch at Greenville High are selected through a strict application, teacher recommendation, and interview process in the spring, for the following school year. Students from each grade level are considered for positions. The program is an honors level course within the Business Magnet program at Greenville High School.

The Branch serves students, faculty, and staff within the school during both lunch shifts and receives operational support from a dedicated team of credit union employees.



2022-2023 Student Workers for The Branch at Greenville High.



Learn more about The Branch at Greenville High [here](#).

# FRAUD PREVENTION: PHONE NUMBER "SPOOFING" SCAMS ON THE RISE.

**Phone number "spoofing" scams are on the rise. Do NOT give out your account information.**

If you receive an unsolicited phone call asking for personal or private identification information, **do not respond**, even if the call looks like it is coming from the credit union. Spammers can manipulate your Caller ID to appear to be calling from a business you know, and use tricks to gain your trust and information. If asked for any personal or private identification information, hang up and call the number listed on your monthly statement.

**Important:** The credit union will **not** call and ask you to provide personal account information, or to send money using Zelle or other payment systems.

For more information about this type of scam visit the Federal Communications Commission "Caller ID Spoofing" at <https://www.fcc.gov/spoofing>.

Visit our [Fraud Prevention page](#) for additional tips and information.





# GREENVILLE FEDERAL CREDIT UNION HONORS TWO EMERGING TEACHERS OF THE YEAR.

Greenville County Schools and Greenville Federal Credit Union announced the winners of the 2022-23 Greenville County Schools Emerging Teachers of the Year Awards on Thursday, August 11. Cait Frederiksen McManaway, third grade teacher at Fork Shoals School was named the Elementary Emerging Teacher of the Year. Katherine West, English Language Arts teacher at Greenville Middle Academy, was named Secondary Emerging Teacher of the Year. They were presented with awards and prizes by Superintendent Dr. Burke Royster during a special Teacher of the Year breakfast. The Emerging Teachers of the Year Program, sponsored by Greenville Federal Credit Union, recognizes two second or third year teachers for outstanding performance. Each winner receives \$500, a crystal award, and \$500 for their school.



## Elementary Level

**Cait Frederiksen McManaway, Third Grade  
Fork Shoals School**

Ms. McManaway has just completed her second year of teaching but possesses the knowledge of what feels like a “seasoned” teacher. She is a co-leader for her third grade team, helping create a cohesiveness for the group. Each week, she and her team discuss data and lessons while collaborating to make learning fun, engaging and rigorous. Ms. McManaway effectively uses whole group, small group, and individualized instruction to make student achievement soar.



## Secondary Level

**Katherine West, English Language Arts  
Greenville Middle Academy**

It is hard to believe Ms. West is only completing her second year of teaching. Passionate about educating the whole child, she takes every opportunity to create a nurturing environment for her students. She wants students to know she supports them, and works tirelessly to ensure all students experience an inclusive environment. These efforts yield lessons that engage, support, and challenge students. Her collaborative spirit and enthusiasm are infectious, and she challenges her teammates toward continuous improvement to support all students.

## Gift shopping made easy.

**Visa® Gift Card** Greenville Federal Credit Union Visa Gift Cards are the perfect gift that can be used anywhere Visa is accepted. Once issued, a Visa Gift Card can be used with no activation required. And you can choose the amount that’s just right for the gift you are giving.

Gift cards are issued by MetaBank, a federal savings association, pursuant to a license from VISA U.S.A. Inc.

**Regal Cinemas Movie Tickets** One of the many benefits membership in the credit union offers is discounted tickets for admission to movies. Tickets may be purchased at any branch for significantly less than the advertised prices at these participating venues.



# APPLICATIONS OPEN FOR THE 2023 GREENVILLE FEDERAL CREDIT UNION FOUNDATION SCHOLARSHIPS.

**CALLING ALL HIGH SCHOOL SENIORS**

**SCHOLARSHIP APPLICATION DEADLINE FEBRUARY 1**



**APPLY ONLINE**

Greenville Federal Credit Union announced it will award six scholarships to Greenville County Schools graduating seniors in the spring of 2023.

The scholarships will be awarded to eligible graduating high school seniors to help fund their first year of college or technical school. One \$5,000 needs-based scholarship and five \$1,000 scholarships will be awarded. The scholarship application opens October 1 online, and winners will be announced in April 2023.

To qualify for a scholarship, applicants must:

- Be enrolled at a Greenville County School District school
- Possess a 3.0 GPA or above on a 4-point (non-weighted) scale
- Be a Greenville Federal Credit Union member in good standing
- Be a high school senior accepted on a full-time basis at a college or technical school in the upcoming year

The scholarships are awarded by the Greenville Federal Credit Union Foundation which 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. 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 Scholarships, visit [www.greenvillefcu.com/foundation](http://www.greenvillefcu.com/foundation).

*Skip-a-Pay*  
LOAN PAYMENT DEFERRAL

It's easy to feel stretched during the holidays when the bills for all the parties, travel, and gift giving come due. Give your wallet more breathing room by skipping your next loan payment.

To request your payment deferral, log in to your online account and submit a Skip-a-Pay request form. You can also visit any branch or call the Contact Center at 800.336.6309 for assistance.

There is a \$30 fee per loan, per request. The fee will be added to the loan balance.

Visit [www.greenvillefcu.com/skip-a-pay](http://www.greenvillefcu.com/skip-a-pay) for program details.

Skip-a-Pay requests must be received at least 7 business days before the loan payment due date.





# CELEBRATING OUR SUMMER COMMUNITY HEROES.

Greenville Federal Credit Union partners with The Greenville News to spotlight the generous, noble, and unselfish work of those among us who work tirelessly—often behind the scenes—to make our community a better place. This summer we were proud to highlight two community heroes. Read more about each of our heroes on our [website](#).



## August Community Hero Tameka Diaz

There was a time when braille books weren't available in the Greenville County Library. Tameka Diaz helped change that.

Diaz, a mother of three, including a daughter who is blind, is now working to see braille in restaurants, on playgrounds and on signs.

Tameka grew up near Columbia and has always been one to speak out on issues. She was pushed into action recently while caring for her 6-year-old daughter, Evely. Evely was born without eyes, a rare condition known as anophthalmia.

Diaz used to have to bring braille and sensory books from home to the library so that Evely could participate in enjoying books.

"It was very frustrating," Diaz said. "It's a library, so it kind of felt like being in a situation where you had to bring the sand to the beach."

Diaz's hope is for a world that is truly inclusive and accessible for all "because all children deserve the same."



## September Community Hero Stephen Goshorn

During the height of the pandemic, when no honor guards were permitted at funerals, Stephen Goshorn was there.

Off at a safe distance from the mourners, he came to attention, raised his bugle and sounded the 24 solemn notes of taps, completing the honors for a departed veteran with a slow hand salute.

Even now, the memory of those occasions catches in his voice. "The fact that I could be some semblance of someone from the military there to sound taps honoring their service," he said, then paused for a moment. "That was so precious to families, I think, and for me. Standing from a distance, filling in the gap during the pandemic. That will be so memorable for the rest of my life."

Goshorn, 64, is a veteran of the Navy and Air National Guard who retired from military service in 2007.

Goshorn estimates that he's sounded taps at hundreds of funerals and memorial services and hundreds more times in less formal settings.

Source: The Greenville News

Each month nominations will be collected for candidates that work in health care, public safety, education, the military, nonprofit agencies and the business world, the religious sector, entertainment, or athletics. They can be a student or a young child or a retiree, etc. The selected "Hero" will be profiled in The Greenville News and recognized at a County Council meeting. If you know of someone that should be recognized feel free to nominate them by sending an email to [communityheroes@greenvillenews.com](mailto:communityheroes@greenvillenews.com). In your nomination, please explain why the person you are recommending is a community hero. Include what category they should be recognized for, and your contact information.



# LOAN RATE SCHEDULE

Effective October 1, 2022

		APR <sup>1</sup>
Visa	Signature <sup>11</sup> (quarterly variable)	11.49%
	Platinum	9.49% or 14.49%
	Access	17.99%
Personal Loan <sup>2</sup>		17.99%
Personal Note	as low as	8.99%
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	3.24%
	48 months or less as low as	3.49%
	60 months or less as low as	3.74%
	72 months or less as low as	3.99%
Used Vehicle (more than two years old and more than 30,000 miles) or New Motorcycle	84 months or less as low as	4.49%
	48 months or less as low as	4.24%
Home Equity Line of Credit <sup>7</sup> (as low as)	60 months or less as low as	4.49%
	72 months or less as low as	4.99%
	84 months or less as low as	6.49%
Second Mortgage <sup>8</sup>	80% or less loan to value	5.50%
	90% or less loan to value	6.50%
Mobile Home <sup>9</sup>	> 90% loan to value as low as	7.50%
	75% loan to value as low as	4.74%
Unimproved Property	2YR-ARM as low as	6.25%
	5/1-ARM as low as	7.00%
Mortgages <sup>10</sup> (Rates include Jumbo loans)	2YR-ARM as low as	4.00%
	5/1-ARM as low as	4.25%
Investment/ Rental Property	2YR-ARM as low as	5.50%
	5/1-ARM as low as	6.25%
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/or original loan-to-value percentage. <sup>7</sup>Mobile home must be located in the state of South Carolina. Your rate will be determined by the original term of the loan and original loan-to-value. Other restrictions apply based upon the specific loan type requested. <sup>8</sup>The 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>9</sup>Unit age no older than 10 model-years.



9/22A

# SAVINGS RATE SCHEDULE

Effective October 1, 2022

	Rate	APY*
<b>Regular Share Savings</b>		
<\$1,999.99	0.05%	0.05%
\$2,000 and up	0.10%	0.10%
Holiday Club Savings	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>	1.98%	2.00%
<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	0.60%	0.60%
>=\$25,000 to \$49,999.99	0.70%	0.70%
>=\$50,000 to \$74,999.99	0.90%	0.90%
> \$75,000	1.05%	1.05%
<b>Yield-Plus Checking – \$2,000 Minimum Deposit</b>		
< \$2,000 Below Minimum	0.05%	0.05%
>=\$2,000.00 to \$9,999.99	0.15%	0.15%
>=\$10,000.00 to \$24,999.99	0.30%	0.30%
>=\$25,000 to \$49,999.99	0.35%	0.35%
>=\$50,000 to \$74,999.99	0.40%	0.40%
> \$75,000	0.45%	0.45%
<b>Share Term Certificates (CDs) – \$500 Minimum Deposit</b>		
30 month Step Up	1.50%	1.51%
91 days	0.75%	0.75%
6 month	0.95%	0.95%
12 month	1.35%	1.36%
18 month	1.45%	1.46%
24 month	1.50%	1.51%
30 month	1.55%	1.56%
36 month	1.65%	1.66%
48 month	1.80%	1.81%
60 month	1.95%	1.96%
<b>Share IRAs – Traditional And ROTH</b>		
30 month Step Up	1.50%	1.51%
Variable Rate	1.00%	1.00%
<b>Fixed Rates</b>		
12 month	1.35%	1.36%
18 month	1.45%	1.46%
24 month	1.50%	1.51%
30 month	1.55%	1.56%
36 month	1.65%	1.66%
48 month	1.80%	1.81%
60 month	1.95%	1.96%

\*Annual percentage yields. All rates are subject to change without notice. For complete account terms and conditions, call or write to: Greenville Federal Credit Union, 1501 Wade Hampton Blvd., Greenville, SC 29609, 864.235.6309 or 800.336.6309.

## PhoneBranch

864.271.4391  
800.223.6361

## Phone-A-Loan

864.241.6233  
800.429.4538

## Board Of Directors

Willis Meadows, Chair  
Dana Crowl, Vice-Chair  
Jessie Bowens, Secretary  
Mary Gardner, Director  
Randolyn Harmon, Director  
Steve Holcombe, Director  
Susi Smith, Director

## Supervisory Committee

Rex Rodrigue, Chair  
Mary Gardner, Member  
Bain Stewart, Member  
Thomas Riddle, Member

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<b>FACTS</b>	<b>WHAT DOES GREENVILLE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and Account Balances</li> <li>■ Wire Transfer Instructions and Credit History</li> <li>■ Transaction or Loss History and Credit Card or Other Debt</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons <b>Greenville Federal Credit Union</b> chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Greenville Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	WE DON'T SHARE
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	WE DON'T SHARE
<b>For our affiliates to market to you</b>	NO	WE DON'T SHARE
<b>For non-affiliates to market to you</b>	NO	WE DON'T SHARE

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Mail/Deliver the <b>form</b> below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call <b>1-800-336-6309</b> or go to the Internet: <b>www.greenvillefcu.com</b>
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<b>Mail-in Form</b>		
<input type="checkbox"/> Do not share my personal information <b>for joint marketing with other financial companies</b> to market their products and services to me.		
<b>Name</b>		<b>Mail/Deliver to:</b> <b>Greenville Federal Credit Union</b> <b>1501 Wade Hampton Boulevard</b> <b>Greenville, SC 29609</b>
<b>Address</b>		
<b>City, State, Zip</b>		
<b>Account #</b>		
<b>Signature/Date</b>		



What we do	
<b>How does Greenville Federal Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Greenville Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an Account or Make Deposits to or Withdrawals from Your Account</li> <li>■ Use Your Credit or Debit Card or Apply for a Loan</li> <li>■ Make a Wire Transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choice will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Greenville Federal Credit Union does not share with its affiliates</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Greenville Federal Credit Union does not share with non-affiliates so they can market to you</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Greenville Federal Credit Union's joint marketing agreements include insurance companies</i></li> </ul>

Other Important Information
<p><b>Notices and "Joint" relationships:</b> Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement, or other relevant document with us. The notice will be mailed to the address of record on an application, agreement, or other relevant document. If said person has agreed to receive electronic communications, then notices may be delivered in such manner. All 'joint' membership/account relationships, co-borrowers, and guarantors agree to the receipt and sufficiency of any notice or notification provided according to the terms of this paragraph.</p> <p><b>Modification:</b> The Credit Union reserves the right to modify, change, and amend this Privacy Statement at any time without notice other than as expressly required by applicable law.</p>