

MONEYCLIPS

FALL
2023

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

Credit union opens The Branch at Greer High.



Greenville
Federal
Credit Union

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

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Join and prosper.®

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IMPORTANT DATES.

Holiday Closings

- Columbus Day
October 9
- Thanksgiving Day
November 23
- Christmas Day
December 25
- New Year's Day
January 1

PRESIDENT'S COLUMN.

It might be time to start saving.



The Pandemic was a crazy time. With government stimulus checks and limited spending on entertainment, dining, and travel, savings balances at the credit union grew quickly. Over the last nine months, however, the trends have shifted. The credit union has seen our members spending their money, mostly from savings and checking, and overall deposit balances are falling.

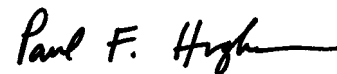
What is causing this? Continued inflation, or higher priced goods, is taking more of our members' dollars. What else? During the pandemic when spending was reduced, many members were able to cover their monthly expenses and grow their savings accounts. Now, with increased spending and inflation, many worry about having enough funds just to pay their monthly expenses.

What can the credit union do to help to improve your financial situation? If you have too many payments, consider a debt consolidation loan. Please come in and talk to our branch staff or fill out a loan application at www.greenvillefcu.com.

We pride ourselves on coming up with solutions that really make a difference in your life. If you are stressed about bills, please talk with us.

Another recommendation is to start saving money again. I know, it sounds crazy. You may ask, "How can I save money when I have too many payments?" But the reality is that you can. Whether you make a small change to your spending or reduce your payments in a consolidation loan, you can put some of this money into a savings account. We have options available to make this an easy deduction from your paycheck and we will be happy to set this up for you, too. Eventually, when life throws you a curve ball, you will have a "rainy day" fund to get you through tough times. Creating a savings plan is within reach, and we can help you get there.

Paul Hughes



President and CEO,
Greenville Federal Credit Union



WE WON!

BEST MORTGAGE LENDING COMPANY

Thank you for voting for us!

GREENVILLE FEDERAL CREDIT UNION AWARDS 20 GRANTS TO LOCAL TEACHERS.

Credit union doubles the number of grants awarded due to overwhelming number of applications submitted.

Greenville Federal Credit Union announced the recipients of 20, \$500 grants to Greenville County Schools teachers as part of its Teacher Grants program, doubling the number of grants originally planned for 2023. 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 448 applications, a 474% increase over the previous year. Applications representing 90 different elementary, middle, high, and special focus schools across Greenville County were submitted. The grant requests covered a wide range of projects and needs – from STEAM kits to sheet music, basketballs, and makerspace supplies.

“When we began to see the significant increase in applications over last year’s grant cycle, we knew we needed to do more,” said Paul Hughes, credit union President and CEO. “Teachers in our community are doing all they can to inspire curiosity and learning in their classrooms. We know these grants will give them the extra support they need to continue to deliver great lessons and experiences for their students.”

This year’s grants will be applied to initiatives across a variety of subject areas including academics, arts, athletics, student wellness, enrichment, outdoor spaces, and career and technical education (CTE) programs.

The 2023 Greenville Federal Credit Union Foundation Teacher Grant recipients are:

- Michael Parrish, Alexander Elementary School
- Mary McGowan, Berea Elementary School
- Cynthia Brown, Blue Ridge Middle School
- Mattie Mitchell, Blythe Academy
- Renee Covert, Bryson Middle School
- Adam Ezell, Fountain Inn Elementary School
- Grace Eskew, Gateway Elementary School
- Brian Simpson, Golden Strip Career Center
- Taylor Gibson, Greer High School
- Maureen Prince, Hillcrest High School
- Bruce "Dunn" Franco, Lakeview Middle School
- Charis Burger, Mauldin High School
- Brad Johnson, Riverside Middle School
- Erin Camire, Sara Collins Elementary School
- Monica Fite, Sevier Middle School
- Melody Powell, Stone Academy
- Erica McCall, Taylors Elementary School
- Cynthia Brandeis, Travelers Rest High School
- Leila Tyler, Wade Hampton High School
- Kathy Hopkins, Woodmont Middle School

The Teacher Grants program is part of 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, with a primary focus on youth and education. The Foundation 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.



Pictured: Grant recipient Charis Burger with Principal Mike Peake, Mauldin High School.

GREENVILLE FEDERAL CREDIT UNION AND GREER HIGH SCHOOL HOLD RIBBON-CUTTING CEREMONY FOR STUDENT-RUN BRANCH.

Greer High School and Greenville Federal Credit Union held a ribbon-cutting ceremony on September 1, 2023, marking the opening of the second student-run branch in Greenville County Schools.

The Branch at Greer High brings real-world financial literacy and education into the school and allows students to gain real-life experience and preparation both for college and future careers as outlined in the District's Graduation Plus initiative.

"This program represents the embodiment of our commitment to ensuring our students have opportunities to develop the skills and characteristics needed to be college- and career-ready. We are proud to offer them an environment in which they can expand upon their knowledge and skills while working in a professional business setting within their school. An important part of industry certification and job preparation is hands-on and real-world experience. We commend these students for taking advantage of this opportunity while also learning and modeling financial responsibility for the entire school community," said Dr. Burke Royster, Superintendent of Greenville County Schools.

"We are excited to present our newest high school branch to the Greer community," said Paul Hughes, Greenville Federal Credit Union President. "We believe the financial and career skills students gain from this program will benefit them well beyond graduation. From the beginning, our hope has always been to offer this experience to more students by extending the high school branch program to additional schools in the district. Greer High was the perfect second location, and we're proud to join the Yellow Jackets."

Greer High and Greenville Federal Credit Union selected seven students to work alongside teacher, Ms. Merilys Rivera-Vega, leading the student-run branch.



Jaidyn Watson, Student Specialist Auditor with The Branch at Greer High, shared with those in attendance that "to prepare for our roles, each of us completed a 100-hour paid internship with Greenville Federal Credit Union this summer, which included in-classroom and on-the-job training alongside credit union professionals. As part of our honors curriculum, not only are we learning about budgeting and finance, but we get to share our knowledge with other classes as we present on topics such as Fraud Prevention, Understanding Credit, and Money Management 101. All these activities and experiences will help us develop life and career skills that will benefit us the rest of our lives".

Greer High Principal Justin Ludley shared, "Our students are already demonstrating their professional skills in the workplace here at The Branch. This is attributed to the hard work and excellent training which they have received from both Greenville Federal Credit Union and their teacher, Ms. Rivera-Vega. We are excited at what lies ahead for The Branch at Greer High."

“For these students, this opportunity is more than learning about finances, it’s about relationships,” said Greer Mayor Rick Danner. “These skills will aid you in your future careers as you learn about working with people and the ability to build trust in business relationships”.

“What a great opportunity you have here at The Branch at Greer High. I commend you for what you are doing here. This is something we embrace as a business community and will greatly enhance the opportunities granted to the students of Greer,” said Greer Chamber of Commerce President David Merhib.

The Branch at Greer High offers students, faculty, and staff access to financial services such as savings and checking accounts, debit cards, and online banking. Students enrolled in the work-based learning program earn Honors-level course credit and a paid internship. The hands-on experience will not only help students develop leadership, marketing and organizational skills, it will help them stand out in the job market upon graduation. The students received in-depth training during the summer that prepared them for opening and operating The Branch.

The student-run branch is not open to the general public. Students, faculty and staff have daily access to the financial services provided by The Branch at Greer High during the lunch periods at school. The public has the opportunity to select a special Greer High Yellow Jackets debit card at their local Greenville Federal Credit Union Branch to support The Branch at Greer High.

This is the second student-run branch of Greenville Federal Credit Union to operate inside a Greenville County Schools high school. The Branch at Greenville High opened in 2016.



CREDIT UNION NAMED ONE OF THE BEST PLACES TO WORK IN SOUTH CAROLINA FOR 2023.

Greenville Federal Credit Union has been named one of the Best Places to Work in South Carolina for 2023 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 111 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 2023 BEST CREDIT UNION TO WORK FOR BY AMERICAN BANKER.

Greenville Federal Credit Union has been named one of the 2023 Best Credit Unions to Work For by American Banker, for the second year in a row. The list includes 70 credit unions across the country that range in size from 22 employees to more than 3,200.

“Employee development and engagement are key pieces of our strategic plan, and we are thankful our efforts are being recognized again this year,” said credit union president Paul Hughes. “We are fortunate to have such a strong team of talented, committed individuals on our staff and we know that any investment in their growth improves our ability to deliver exceptional service for our members.”



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.

This is the second employer award Greenville Federal Credit Union has earned in 2023. The official announcement by American Banker can be found at [here](#).

CREDIT UNION ANNOUNCES NEW AFFINITY DEBIT CARDS TO SUPPORT TWO AREA HIGH SCHOOLS.



The schools will earn \$10 for every affinity debit card issued.

Greenville Federal Credit Union announced the addition of two new affinity Visa® debit cards designed to benefit Greer High and Greenville High. The two debit cards reflect the logo, branding, and colors of the schools where the credit union runs its student-branch programs. For every affinity debit card issued, the credit union will donate the \$10.00 issuance fee back to the respective school.

“Community support for these two high schools is exceptionally strong. We’ve been asked many times if our high school-branded debit cards would ever be available for all members,” said credit union president Paul Hughes. “We are pleased to offer these cards for anyone in Greenville County - parents, alumni, staff, and supporters - as a means to show school spirit and help support school programs.”

Anyone who lives, works, worships, or attends school in Greenville County may request a Greenville Federal Credit Union High School Affinity debit when they open a checking account with the credit union. Checking accounts and Visa debit cards are subject to credit approval. Greenville Federal Credit Union membership eligibility requirements apply, and specific services, rates, and fees may vary.

To learn more about the High School Affinity debit cards, please visit: www.greenvillefcu.com/affinity-debit-card

To learn more about the credit union’s two student-run branches visit:

<https://www.greenvillefcu.com/about/the-credit-union/the-branch-at-greenville-high>

<https://www.greenvillefcu.com/about/the-credit-union/the-branch-at-greer-high>

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 for program details.

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



CREDIT UNION MARKS 55TH ANNUAL MEETING.

The credit union's 55th Annual Meeting was held at the Hilton Greenville Hotel on Thursday, July 27, 2023. This year's agenda included a review of 2022 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 Steve Holcombe and Randolyn Harmon and the election of Debbie Corzine and Susi Smith. We are pleased to announce that Steve and Randolyn will each serve a three-year term on the credit union's Board of Directors, Debbie will serve a two-year term to fill the seat of Willis Meadows, and Susi will serve a one-year term to fill the seat of Tim Toates.

One of the highlights of this year's meeting was when President Paul Hughes recognized two retirements from the credit union. Steven Banks retired after 24 years of excellent years of service to the credit union. Willis Meadows was also recognized for his retirement from the Board of Directors after 35 years.

Thank you to all who attended and participated in the 55th 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.



APPLICATIONS OPEN FOR THE 2024 GREENVILLE FEDERAL CREDIT UNION FOUNDATION SCHOLARSHIPS.



Greenville Federal Credit Union announced it will award six scholarships to Greenville County Schools graduating seniors in the spring of 2024.

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 2024.

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.

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.



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 three community heroes. Read more about each of our heroes on our [website](#).



June Community Heroes Tee and Hannah Thompson

It's just a small piece of land tucked into the southwest corner of the neighborhood, but thanks to the efforts of a Sans Souci couple – and the many friends and neighbors they've helped organize – Verner Springs Park is coming back to life.

The couple is Tee and Hannah Thompson. Tee is the president of the Sans Souci Neighborhood Alliance. Hannah serves on its parks committee. Even before they moved to the neighborhood in 2016, they were drawn to its sense of community engagement, they say.

"We've been involved since we started thinking about buying a house here," Tee Thompson says. "We went to one of the neighborhood meetings and it seemed like a really connected community and that was one of the things that drew us to this neighborhood."

The vision for the park, off Old Bleachery Road near Cedar Lane Road, is for it to become a safe, welcoming gathering spot for all members of the diverse community, a place for fellowship and connection among neighbors, and a safe playground and green space for the children and families who live in the neighborhood.



August Community Hero Carolyn Lenhardt

After 53 years as a teacher and administrator, Carolyn Lenhardt, known to generations of students simply as "Ms. Carolyn," retired from St. Anthony of Padua Catholic School in June.

Lenhardt spent the lion's share of her career in elementary school classrooms, mostly teaching second grade, but had served as Dean of Students at the small mission school since 2017.

During her half-century in the classroom, she says she frequently taught the children and even a few grandchildren of former students.

"You teach a young child in first or second grade and then here come their children – the next generation," she says. "That's something to see."

Lenhardt, a Greenville native who grew up off Woodruff Road, graduated from Sterling High School and Benedict College in Columbia before beginning her teaching career.

"That's the only job I ever wanted – to be a teacher," she said. "God granted my prayers to work with children. It's the satisfaction of helping them see they can achieve their goals."

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. 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, 2023

		APR ¹
Visa	Signature ¹¹ (quarterly variable)	15.99%
	Platinum	13.99% or 17.99%
	Access	17.99%
Personal Loan ²		17.99%
Personal Note	as low as	10.99%
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	5.49%
	48 months or less as low as	5.74%
	60 months or less as low as	6.24%
	72 months or less as low as	6.49%
	84 months or less as low as	6.74%
Used Vehicle (more than two years old and more than 30,000 miles) or New Motorcycle	48 months or less as low as	5.99%
	60 months or less as low as	6.24%
	72 months or less as low as	7.99%
	84 months or less as low as	8.99%
Home Equity Line of Credit ⁷ (as low as)	80% or less loan to value	8.50%
	90% or less loan to value	9.50%
	> 90% loan to value as low as	10.50%
Second Mortgage ⁸	as low as (contact for more details)	7.49%
Mobile Home ⁹	75% loan to value as low as	7.75%
Unimproved Property	2YR-ARM as low as	7.25%
	5/1-ARM as low as	8.00%
Mortgages ¹⁰ (Rates include Jumbo loans)	2YR-ARM as low as	5.50%
	5/1-ARM as low as	6.00%
Investment/ Rental Property	2YR-ARM as low as	6.50%
	5/1-ARM as low as	7.25%
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. ⁸The 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. ⁹Unit age no older than 10 model-years.



SAVINGS RATE SCHEDULE

Effective October 1, 2023

	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	1.98%	2.00%
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	1.50%	1.51%
>=\$25,000 to \$74,999.99	1.75%	1.76%
>=\$75,000 to \$124,999.99	2.00%	2.02%
>=\$125,000 to \$174,999.99	2.25%	2.27%
>=\$175,000 to \$249,999.99	2.50%	2.52%
> \$250,000	2.75%	2.78%
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%	3.29%
12 month	3.70%	3.75%
18 month	3.65%	3.70%
24 month	3.50%	3.55%
30 month	3.25%	3.29%
36 month	3.20%	3.24%
48 month	3.10%	3.14%
60 month	3.05%	3.09%
Share IRAs – Traditional And ROTH		
30 month Step Up	3.05%	3.08%
Variable Rate	2.50%	2.52%
Fixed Rates		
12 month	3.70%	3.75%
18 month	3.65%	3.70%
24 month	3.50%	3.55%
30 month	3.25%	3.29%
36 month	3.20%	3.24%
48 month	3.10%	3.14%
60 month	3.05%	3.09%

*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.

Contact Center
800.336.6309

PhoneBranch
800.223.6361

Text Banking
800.864.9215

Board Of Directors
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Jessie Bowens, Vice-Chair
Mary Gardner, Secretary
Steve Holcombe, Treasurer
Randolyn Harmon, Director
Susi Smith, Director
Debbie Corzine, Director

Supervisory Committee
Rex Rodrigue, Chair
Bain Stewart, Member
Thomas Riddle, Member
Jeffrey Bergum, Member

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FACTS **WHAT DOES GREENVILLE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Account Balances
- Wire Transfer Instructions and Credit History
- Transaction or Loss History and Credit Card or Other Debt

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

How? All financial companies need to share 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 **Greenville Federal Credit Union** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Greenville Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For non-affiliates to market to you	NO	WE DON'T SHARE

To limit our sharing

- Mail/Deliver the **form** below

Please note:
If you are a *new* customer, we can begin sharing your information **30** days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.
However, you can contact us at any time to limit our sharing.

Questions? Call **1-800-336-6309** or go to the Internet: www.greenvillefcu.com

Mail-in Form

Do not share my personal information **for joint marketing with other financial companies** to market their products and services to me.

Name		Mail/Deliver to: Greenville Federal Credit Union 1501 Wade Hampton Boulevard Greenville, SC 29609
Address		
City, State, Zip		
Account #		
Signature/Date		

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

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

Other Important Information
<p>Notices and "Joint" relationships: 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>Modification: 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>