

## Consider a Five/One ARM for better mortgage savings.

FIVE/ONE ARM  
AS LOW AS

**4.25%\***  
5.137%  
APR

**NO PMI UP TO  
90% LTV\*.**



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

As a not-for-profit alternative to banks, Greenville Federal Credit Union offers you access to some of the best mortgage rates and options available—whether you need an ARM or fixed rate. Our Five/One ARM offers a lower rate and an initial principal and interest payment that's fixed for five years.

- After five years the rate cannot change more than 1% each year
- No PMI up to 90% LTV\*
- Lower down payment

Let us help you save more with a mortgage that fits your unique needs.

\*Five/One Adjustable Rate Mortgage (ARM): Annual Percentage Rate (APR) quoted assumes our Five/One ARM of \$100,000 without private mortgage insurance (PMI) for a term of 30 years. Initial interest rate of 4.25%. Initial monthly principal and interest of \$491.94. Rate floor is 4.00%. Escrow may be required. PMI is not required unless you borrow more than 90% loan to value (LTV). APY includes 1% origination fee and 30 days interim interest paid at closing. This limited-time rate applies to new loans and refinanced loan amounts not currently held by the credit union. Limited to borrower's primary or secondary residence located in SC. Adjustable rates cannot change more than 8% over the life of the loan. Excludes attorney, title, tax, recording, survey, pest inspection, and other fees. \$625 appraisal and \$10 flood certification are required. Other closing costs may apply. Initial rate set independent of current index plus margin. Other property and underwriting restrictions apply. Mortgage loans are subject to credit approval. Member NCUA. ©2022 Greenville Federal Credit Union. All rights reserved.



Greenville  
Federal  
Credit Union

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

800.336.6309 | [greenvillefcu.com](http://greenvillefcu.com)     

Join and prosper.®

## INSIDE THIS ISSUE.

- 3 GCS Outstanding Employees Announced
- 4 Credit Union Sponsors JA Golf Tournament
- 6 Inaugural Student Scholarships Awarded
- 8 Credit Union Awarded GCS Partner of the Year
- 9 Fraud Prevention Tips

## IMPORTANT DATES.

### Holiday Closings

- Independence Day  
July 4
- Labor Day  
September 5
- Columbus Day  
October 10

### Upcoming Events

- Annual Meeting  
August 25

# PRESIDENT'S COLUMN.

## Inflation is here for a while. What can you do to combat it?

For many members of the credit union, price inflation is not something that they have ever experienced. Not since the late 1970s, early 1980s, have prices been increasing at this level. Gas, food - almost everything costs significantly more. What should you do to help combat this very uncomfortable reality? Here are a couple of ideas.

1. Can you consolidate credit card debt to lower your payments? Proactively looking at your budget and your current interest rates can pay some real dividends.
2. Are any of your vehicle loans priced at rates that you might be able to refinance and save money at your credit union? Refinancing to a lower rate can reduce your monthly payment. Ask a credit union representative to help you calculate the difference, or use our free online vehicle loan calculator to see different rates and terms.
3. With the advent of streaming services, you may be surprised to see how many you are paying for and not using. Consider canceling the unused services.

4. Take advantage of the services available at your credit union. We have been here through tough times, and we are here for you. Are you paying high fees at your bank? Consider bringing more of your business here to Greenville Federal Credit Union and save money. Every little bit helps.

Although rates will be going up, your credit union generally has lower loan rates than you can find at for-profit institutions. Visit a branch and sit down with a representative who cares about your financial well-being. I am confident you will get some great ideas to save money and improve your financial situation. As your credit union, we will all get through this together!



Paul Hughes

*Paul F. Hughes*

President and CEO,  
Greenville Federal Credit Union

Only Send  
Money to People  
You Trust

**Zelle**



**Fraud Tip:** When using peer-to-peer payment apps like Zelle®, make sure you only send to people you know and trust. For more information on how to keep your transactions safe, visit our website: <https://www.greenvillefcu.com/personal/managing-your-accounts/online-account-management-1/zelle>

# CREDIT UNION TO AWARD 10 TEACHER GRANTS IN AUGUST.

Greenville Federal Credit Union announced it will award 10, \$500 grants to Greenville County Schools teachers in August 2022.

The grant program is designed to help teachers fund projects or needs within their classrooms for the 2022-23 school year.

Classroom spending surveys show that teachers spend an average of \$478 of their own money to purchase supplies and equipment for their classrooms, without any reimbursement. This is especially prevalent in high-poverty schools where out-of-pocket spending is significantly higher.

“We see the financial challenges teachers face every year to turn their classrooms into rich learning environments while providing basic supplies for students in need,” said credit union president, Paul Hughes. “Our goal with these Teacher Grants is to help fill in some of the gaps for the recipients. Greenville Federal Credit Union will always look for ways to help lessen the burden where we can and spotlight the needs of our public educators.”



**APPLICATION DEADLINE JULY 29**

The Teacher Grants application is currently open online and will close July 29, 2022. Grants will be announced and awarded the second week of August with checks mailed directly to the winners' schools.

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

For more information about the Greenville Federal Credit Union Foundation and the Teacher Grants program, visit [www.greenvillefcu.com/foundation](http://www.greenvillefcu.com/foundation).

An advertisement for a banking service. On the left, there is a waffle cone with a cup of money (one hundred dollar bills) inside it. A circular badge with the text "TREAT YOURSELF!" is overlaid on the cone. The background is a solid light purple color. On the right, the text reads: "FREE CHECKING THAT PAYS YOU!" in large white letters, followed by "EARN UP TO \$10/MONTH on debit card purchases." and "PLUS! ATM fee refunds nationwide. No minimum balance." at the bottom in smaller white text. A small asterisked note at the very bottom says: "\*Up to a total cash back of \$10.00 per month when qualifications are met. See website for details."/>

**TREAT YOURSELF!**

**FREE CHECKING THAT PAYS YOU!**

EARN UP TO \$10/MONTH  
on debit card purchases.

**PLUS!** ATM fee refunds nationwide. No minimum balance.

\*Up to a total cash back of \$10.00 per month when qualifications are met. See website for details.



# SPOTLIGHT PROGRAM RECOGNIZES 10 OUTSTANDING SCHOOL EMPLOYEES.

Ten outstanding employees were recognized in the Greenville County Schools Employee Spotlight Program presented by Greenville Federal Credit Union. The Employee Spotlight Program honors staff members who have made significant workplace contributions or accomplishments at Greenville County Schools. Recipients were nominated by fellow GCS employees, who provided information about the employee and his or her work ethic. Each honoree received an award and a Cinnamon Roll and Coffee Celebration for the recipient and his or her entire school or department.

- Lindsey Beam - Instructional Coach, Fountain Inn High School
- Sonja Coppenbarger - Dual Credit Teacher, Southside High School
- Lynn Cronin - Attendance Clerk, Lake Forest Elementary School
- Kimberly Eargle - First Grade Teacher, Welcome Elementary School
- Heather Herdt - Occupational Therapist, Sara Collins Elementary School and Washington Center
- Jimmy Hightower - Plant Engineer, Skyland Elementary School
- Patty Howard - Bus Driver/Office Assistant, Golden Strip Bus Center
- Caraline Richardson - Second Grade Teacher, Blythe Academy of Languages
- Morgan Riddle - 7th Grade Inclusion Teacher, League Academy
- Leah Sullivan - Instructional Coach, Ellen Woodside Elementary School



MEMBER VICTOR MATTISON

## *Congratulations!*

The credit union is pleased to announce that member Victor Mattison is the winner of a \$1,000 scholarship from the Carolinas Credit Union Foundation this year! Victor will attend Clemson University beginning this fall.



To learn about and apply for next year's scholarship visit:

<https://carolinasfoundation.org/credit-union-scholarship-resource-center/>

# CREDIT UNION SPONSORS JUNIOR ACHIEVEMENT UPSTATE GOLF TOURNAMENT.

The credit union sponsored the JA Upstate Golf Tournament on Friday, June 10th. Through the tournament, funds were raised to support over 2,500 students in the Upstate with JA learning experiences that will help them develop the skills and mindset to build thriving communities. Our mission is to support organizations and charities like JA that help improve the lives of our children.



## Greenville Federal Credit Union's Annual Meeting

### Annual Meeting set for August 25, at the Hilton Greenville on Orchard Park Dr.

All credit union members are invited to attend our 2022 Annual Meeting on Thursday, August 25, at 4 PM to vote for board members. Join us at the Hilton Greenville for a review of 2021 and to hear updates from the Board of Directors and President Paul Hughes. Plus enjoy refreshments, gifts, and door prizes. The credit union will close at 3:00 PM to allow all members to attend. We look forward to seeing you there!

- August 25, 2022 at 4 PM
- Hilton Greenville  
45 W. Orchard Park Drive
- Gifts, refreshments, prizes



**Reminder: The credit union will close at 3 PM on Thursday, August 25 for the Annual Meeting.**



# INAUGURAL GREENVILLE FEDERAL CREDIT UNION FOUNDATION SCHOLARSHIPS AWARDED.

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

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

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

Aiden Lockhart, Blue Ridge High School

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

Ana Leon-Penayo, Greenville High School; Kaitlyn Williams, Riverside High School; Olivia Spencer, Southside High School; Sarah Dixon, Woodmont High School; Shiloh Egan, Eastside High School



Pictured left to right: Aiden Lockhart, Blue Ridge High School; Ana Leon-Penayo, Greenville High School; Kaitlyn Williams, Riverside High School; Olivia Spencer, Southside High School; Sarah Dixon, Woodmont High School; Shiloh Egan, Eastside High School

"We are thrilled to launch our foundation's new scholarship program with these deserving students and wish them the best in their educational journey," said Paul Hughes, President of Greenville Federal Credit Union. "It is an honor for the credit union to support them as they take their next steps and it will be exciting to see how they use their education to build a bright and prosperous future."

The new scholarship 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 donations from members, business partners, and the public.

Learn more about the Foundation and our scholarships at <https://www.greenvillefcu.com/about/in-the-community/greenville-federal-credit-union-foundation>



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**No annual fee. Great rate.**



 **Apply online.**

# CELEBRATING GREENVILLE COUNTY SCHOOLS 2022 EMPLOYEES OF THE YEAR.

Greenville County Schools and Greenville Federal Credit Union announced the recipients of the 2022 Greenville County Schools Employee of the Year Awards. The announcements were made at the 2022 Salute to Education banquet.

Winners were selected in six categories: School Support Employee of the Year, District Support Employee of the Year, Operations Employee of the Year, Assistant School Administrator of the Year, School Administrator of the Year, and District Professional Employee of the Year. Each award winner received \$500 cash and a special award commissioned by Greenville Federal Credit Union. Their school or department also received \$500 cash so all employees can share in the honor.



Pictured left to right: Paul Hughes, President & CEO of Greenville Federal Credit Union, Phillip Davie, Brad Griffith, Roger Pennington, Mary Hearne, Vee Popat, Joy McKinney, Dr. Burke Royster

## School Support Employee of the Year

### Joy McKinney, Office Clerk from Oakview Elementary

Joy has served the district in several positions, but most recently as a clerk at Oakview Elementary School since 2012. Joy is the face of Oakview Elementary School. Joy is described as a person with unending compassion, always positive and hard working. She makes everyone feel like they are the most important person in the building. No detail goes unattended to if Joy is in the picture. She wants every area of Oakview to be successful and does her best to assist every person in need. She loves meeting prospective families touring Oakview and leads tours of the school. Joy is her name and that is what she loves to spread.

## District Support Employee of the Year

### Mary Hearne, Secretary to the Executive Director of Human Resources at the Central Office

If you have ever met Mary Hearne then you know she is one of the most caring individuals you have ever met. Her strongest qualities are attention to detail, concern for people, sense of urgency, easy to work with, very organized, and professional. Mary provides excellent customer service to external and internal customers, alike, and provides structure and organization to the Human Resources department – she is the glue that holds the team together. She has created a positive climate and has built positive relationships with her colleagues. Mary has demonstrated time and again that she is dedicated to Greenville County Schools and to making the Human Resources department run efficiently and effectively.

## Operations Employee of the Year

### Roger Pennington, Plant Engineer at J.L. Mann High Academy

Roger is very dependable and dedicated to his profession. He is even-keeled and calm and leads by example. He works right alongside his staff, doesn't instruct or ask them to do anything he doesn't do as well. Roger has helped to create a culture of excellence at J.L. Mann, and the students want to do their part as well. He takes pride in the school which sets the tone. People are happier when the building is clean – it still looks new! Everyone looks up to Roger and they constantly see someone who is hard working. He is driven to give the students the best learning environment they can have at J.L. Mann.

## Assistant School Administrator of the Year

### Brad Griffith, Assistant Principal at J.L. Mann High Academy

Brad is an indispensable part of the administrative team at J. L. Mann. He handles even the most stressful situations in a calm, efficient manner—a quality he has developed throughout his 25 years as a public educator. Brad's positive attitude is infectious and helps to create a school culture that is based upon mutual respect. When students are having a bad day, they feel better after having a conversation with Mr. Griffith. His dependability and wealth of institutional knowledge are integral to the effectiveness and efficiency of the school. Brad directly contributes to the outstanding academic reputation and student success of J.L. Mann.

## School Administrator of the Year

### Vee Popat, Director of the Fine Arts Center

Vee is an accomplished practicing, professional musician, but he also has a keen awareness of what it takes to successfully operate a public school. He is an outstanding leader with a warm and friendly personality. When people say he loves his school and staff, they mean it! You can see it in how he approaches everything he does for the Fine Arts Center and Greenville County Schools. Vee holds the bar high for himself, his staff and Fine Arts Center students.

## District Professional Employee of the Year

### Phillip Davie, Associate Superintendent for Operations

Phillip is the consummate professional. He is trustworthy, patient, inclusive, dependable and knowledgeable. Phillip leads all of the district's operational departments and is known for working alongside the staff in each of the departments he supervises. During the implementation of COVID protocols and responses, Phillip played an integral role. He led the district through many challenges, keeping students and employees safe. Phillip is the type of leader who inspires those around him to not only be better employees, but to be better people.

# CREDIT UNION NAMED GREENVILLE COUNTY SCHOOLS PARTNER OF THE YEAR.

On Thursday, May 19, Greenville County Schools named Greenville Federal Credit Union as their 2021-2022 Partner of the Year during the Salute to Education annual banquet.

The Partner of the Year award was created to recognize and affirm organizations, groups, or individuals who are making a significant positive impact on fulfilling the district's mission. This impact includes volunteer time, financial contributions, in-kind donations, or other collaborative support to students, schools, or the district as a whole.

Founded in 1968 by nine Greenville County school district employees, Greenville Federal Credit Union is dedicated to supporting children, public educators, and Greenville County Schools through a wide variety of initiatives from providing employee volunteers to teach financial literacy lessons in classrooms, to recognizing and highlighting employees and students through Professional Employee Awards, Teacher of the Year, and Salute to Education.

“Supporting educators and children has been at the heart of the credit union’s mission throughout its long history. We believe consistent community support and engagement in schools can have a positive and lasting impact on student achievement and staff well-being.” said Greenville Federal Credit Union President Paul Hughes.

In addition to individual school and PTA sponsorships throughout the district, the credit union sponsors the Greenville County Schools Teacher of the Year, Emerging Teachers of the Year, Employee Spotlight, The GCS Foundation Golf Tournament, Employees of the Year, and the Salute to Education event. “Each year we look for new ways to recognize and celebrate students, schools, and district employees and are proud to provide continued funding and program assistance for Greenville County Schools.”

In 2016, the credit union built a working credit union branch inside Greenville High School to bring financial literacy and education into the school and allow students to gain real-life experience and preparation for both college and future careers. Students running the branch earn course credit and gain hands on experience as they manage and operate a fully functioning branch. All staff and students at the school have convenient, safe access to a financial institution on campus.

Previously named Partners of the Year are United Way of Greenville, The Greenville Drive and Michelin North America.



## WITHHOLDING NOTICE (FORM 2317)

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



# QUICK TIPS TO PREVENT FRAUD.

Fraud prevention can take some effort, but it's definitely worth it. Protecting your "worth" is the best way to ensure a healthy future in financial terms. Common sense goes a long way towards keeping your accounts secure, but constant awareness of the risk is not considered paranoid today. It's all too easy to become a victim.

## Cultivate good habits.

Luckily, although it's not foolproof, it's possible to cultivate the habits that minimize identity theft and investment fraud. Here are some steps to take:

- Keep your PIN private. At an ATM or retail counter, be aware of the surroundings and the people around you. Shield the screen or the keyboard as you enter the numbers. Never send your PIN over the internet or give it to someone over the phone. If you suspect that someone knows it or has used it in the past, ask that it be changed.
- Keep your passwords to yourself. And don't use the same password for multiple financial accounts. Maintain a written list of your passwords, but keep the record in a secure place and never share it with anyone.
- Ensure the anti-virus software on your computer is up-to-date and effective.
- Order only from secure (with the "https" designation) online sites, and keep records of all transactions so you can check charged amounts against actual bills. Look for the lock symbol or key in the address bar before you type in your credit card information.
- Keep a tally of your orders so that you know when to expect delivery; and check on orders that don't arrive promptly.
- Always know when automatic payments are scheduled, and check to see that they are for the right amounts.
- Beware of cash transactions as well. Check restaurant bills for proper amounts and for correct addition. If you charge a meal but leave a cash tip, be sure to write in the total in the proper place on the receipt before you sign. Keep your receipts to check against your monthly statement.
- Take advantage of credit card verification services when available.
- Beware of trial offers and limited-time discounts. They can become major surprises as the real price is billed or when a subscription renews automatically.
- Obtain a FREE copy of your credit report ([www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)) from the major credit reporting agencies. Check them for accuracy and immediately report any discrepancies. If you order the authorized reports at different times of the year, you will establish a good picture of your credit history.
- Review your credit score, and set up alerts for free, inside Online/Mobile Banking.
- Only send money to people you know and trust when using peer-to-peer payment apps.

## Be wary and be safe.

It has always been true that discretion is a way to avoid problems. In the digital age, caution about personal affairs is more vital than ever before. Most people know not to share their social security number and personal information publicly but also use a bit of restraint when discussing travel plans, locations, dates, and personal experiences. Being safe is more important than being visible.

Fraud is all too common and often difficult to detect. Awareness is the best antidote, so resolve now to monitor and regularly review all your accounts and transactions consistently. Make it a habit; it's the best way to plan for a secure future.

## We're here to help.

If you have questions on fraud or feel you've been a victim of identity theft, stop by or give us a call at 800.336.6309.



# CELEBRATING OUR SPRING 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 spring we were proud to highlight three community heroes. Read more about each of our heroes on our [website](#).



## April Community Heroes Kitty Tate and David "Miller" Putnam

Kitty Tate Putnam's dream was to make native plants easily available to more people.

It's a dream that she and her husband, David "Miller" Putnam, made a reality after they built a greenhouse and helped establish the Upstate Native Nursery on their property to benefit the Upstate Chapter of the non-profit South Carolina Native Plant Society (SCNPS). The couple's efforts have become an important contributor toward preserving the native ecosystem.

"The funny thing about heroes is that they seldom had lofty aspirations. They just had an idea, perhaps a dream of their own, and a desire to make the world a better place," wrote Doug Lockard who nominated the couple.

Kitty and Miller Putnam do want to make the world better, but don't consider themselves heroes for the steps they're taking to do so, they said.

"The fact that anyone would suggest us to be heroes for doing something we love, for an organization that we totally believe in... It's hard to consider yourself a hero," Kitty Putnam said.



## June Community Hero Missie Mahoney Galaher

Missie Mahoney Galaher helps children succeed as a volunteer for Unity Health on Main's tutoring and reading enhancement program. A goal of the program is to reduce stress for children, parents, and educators and also to support children in their education goals.

Galaher's dedication to providing free tutoring services to children in need, commitment to education equity, and "the improvement to the quality of life of people in our community," makes her worthy of recognition, said Maria Gray, community wellness case manager at Unity Health.

"I love what I do," said Galaher. "It's very rewarding, in itself, volunteering and working with these children and so it is very nice to be recognized, but I'm not sure I would term me as a hero. The children are the heroes in this situation, she said. "They're the ones doing a lot of extra work."

Unity Health is a non-profit organization in Greenville that provides holistic primary care services to underserved communities. Unity Health's virtual tutoring program was launched in January 2021.

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 July 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	4.00%
	90% or less loan to value	5.00%
	> 90% loan to value as low as	6.00%
Mobile Home <sup>9</sup>	as low as (contact for more details)	5.49%
Unimproved Property	75% loan to value as low as	4.74%
	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.



# SAVINGS RATE SCHEDULE

Effective July 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	0.30%	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>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	0.75%	0.75%
91 days	0.25%	0.25%
6 month	0.30%	0.30%
12 month	0.60%	0.60%
18 month	0.70%	0.70%
24 month	0.75%	0.75%
30 month	0.80%	0.80%
36 month	0.95%	0.95%
48 month	1.05%	1.05%
60 month	1.10%	1.10%
<b>Share IRAs – Traditional And ROTH</b>		
30 month Step Up	0.75%	0.75%
Variable Rate	0.50%	0.50%
<b>Fixed Rates</b>		
12 month	0.60%	0.60%
18 month	0.70%	0.70%
24 month	0.75%	0.75%
30 month	0.80%	0.80%
36 month	0.95%	0.95%
48 month	1.05%	1.05%
60 month	1.10%	1.10%

\*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  
Dicky McCuen, Director  
Randolyn Harmon, Director  
Steve Holcombe, Director  
Tim Toates, Director

## Supervisory Committee

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

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