

MONEYCLIPS | WINTER 2024

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

Earn more on your balance with Kasasa Cash Checking.

5.00% APY*

on balances up to \$5,000.

ATM fee refunds nationwide.
No minimum balance.
No monthly fee.



A free rewards checking account that earns higher dividends every month.

With [Kasasa Cash Checking](#) earn 5.00% APY* on balances up to \$5,000, plus refunds on ATM withdrawal fees, nationwide. With this account you have free access to our online bill-pay through Online/Mobile Banking, a free Visa® Debit Card, no per-check charges, no minimum balance requirements, no monthly account maintenance fee, plus the convenience of free E-Statements, direct deposit, and payroll deduction services.

*If qualifications are met. See website for additional details.



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    

Join and prosper.®

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IMPORTANT DATES.

Holiday Closings

- Martin Luther King Jr. Day
January 15
- Presidents Day
February 19

PRESIDENT'S COLUMN.

The Importance of Financial Planning

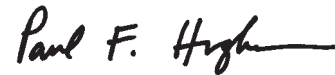


Every year, Greenville Federal Credit Union makes its financial plan for the next year. There are different goals and different rate environments, but we know that we must map out a plan to get where we want to go. The adage, “fail to plan, plan to fail” has never been more true. This is true for the credit union, and it is true for you, our member. How can we help you with your financial road map?

1. Our free online budgeting tool, My Budget Manager, in our mobile banking system. Use this tool to map out your household budget, set up your financial goals, and calculate your household’s net worth, all at the touch of a button.
2. If you need a debt consolidation loan to save money, we have representatives ready to help you see the “light at the end of the tunnel.”
3. We also have supplemental insurance programs to protect your finances from life’s unexpected emergencies.
4. If you have a checking account somewhere else that costs you money, why not consider a free checking account that pays you cash back or rewards you with a high interest rate at Greenville Federal Credit Union?
5. If your financial situation seems too difficult to manage, the experts at Greenpath Financial Wellness can provide free, in-depth financial counseling to get you back on track.

The first step to a new financial outlook for you in 2024 is to talk with our friendly service representatives. We want to get you on the right path to financial improvement!

Paul Hughes



*President and CEO,
Greenville Federal Credit Union*



Inclement weather closures and delay bulletins.

As we head into the winter months, make sure to check our [Facebook](#), [Instagram](#), and [website](#) for the most current branch delay or closure updates. Be sure to follow us on Facebook and Instagram so that the latest updates show in your feed.

GET ON FINANCIAL TRACK IN THE NEW YEAR.

Do you feel like your financial situation has been going off the rails on a crazy train this past year, or even for several years at this point? That doesn't mean you can't act now to change your direction and get on financial track in the New Year and beyond. It will take some planning and dedication, but even the most disorganized of spenders can rein in their spending to create a better financial outlook for the future. Here's where you begin.

Create a Budget

You can't correct your financial woes if you don't fully understand how far-reaching they are. Creating a budget gives you that big picture image of your financial situation. Here are the simple steps to create your budget.

- **Step One: Put all your expenses on paper.** This might be a long list, but it also needs to be comprehensive, including everything you spend money on. Make sure to average your spending on things like food, entertainment, subscription services, fuel, groceries, mortgage, eating out, clothing, utilities, car payment, vehicle maintenance, gifts, etc. to break it down into a monthly figure. Also, divide annual fees and expenses by 12 for an average. Make a note, while you're it, of which expenses there might be room to save money on, such as on your cell-phone bill or cable bill.
- **Step Two: Write down your monthly income.** This includes all revenue, including income from second jobs, dividends, trusts, etc. Again, if you get a certain payment only once per year, divide it by 12 to prorate it into a monthly figure.
- **Step Three: Subtract your expenses from your income.** In some cases, the result of this mathematical equation is painful to see. It may even be frightening, especially if you're already struggling with a significant credit card and other personal debt.

Your budget gives you knowledge of your financial situation. Use this knowledge to take a good, hard look at your expenses to reduce or eliminate unnecessary costs.

Pro Tip: Try using [My Budget Manager](#) inside Online Banking to help track your budget in real time. My Budget Manager is an online Personal Financial Manager (PFM) that allows enrolled members to import online banking account information from inside or outside the credit union into their online banking profiles. With one-time setup, single sign-on and intuitive navigation, My Budget Manager makes monitoring cash flow, maintaining budgets and managing financial goals convenient and easy.

Plan to Pay Off Debt

If you really want to get on financial track, having a plan to pay off your debt is critical. It can't be a wish or an afterthought. You must devote time, energy, and effort into the process of reducing your debt in the year ahead.

These are a few steps that can help you make headway in this endeavor.

- Pay more than monthly minimum payments on your credit cards.
- Apply bonuses, dividends, etc. to pay off credit card debt first.
- Move on to pay off other debts – starting with the highest interest debts first.
- Use some or all of your annual tax return refund to pay toward debt.

The key, in all of this, is to act to make your financial situation better.



Start a Savings Account

Savings accounts give you something other than credit cards to rely on when emergencies arise. It's a zero-interest loan of sorts you give yourself to manage life's little storms.

One way to do this is to determine how much money is left over each month after paying your expenses. Designate that as the amount you wish to put into savings after each check. Then, set up payroll deductions to automatically transfer that amount into your savings account.

Remember to treat those "savings" from expenses you're able to reduce or eliminate and roll them into actual savings (versus spending those savings on something else).

Once you have a balance built up, you might want to move it to an account that pays higher dividends on your balance, like our [Kasasa Cash Rewards Checking](#) account that pays 5.00% APY* on balances up to \$5,000 if qualifications are met.

Prepare for Your Future

Preparing for your future can mean different things depending on what you're planning. Whether you're saving for college, a car, a vacation, or a home, you need to prepare for these upcoming expenses.

However, preparing for the future almost always includes having a financial plan in place for your eventual retirement. If you don't currently have a retirement plan in place, consider starting one. If you do, the beginning of the year is the perfect time to assess the state of your plan and the progress you've made. Don't forget to take advantage of the full amount of your company's matching programs, which offer free money toward your retirement.

Remember, you can contribute to both an employer-sponsored retirement plan, such as a 401(k), and a [Roth IRA](#). So, if your budget permits, consider taking advantage of all retirement vehicles offering tax advantages.

Finally, call or come talk with us about other ways you can save for the future and how we can help.

We're Here to Help!

Getting your finances on track in the coming year doesn't have to be a total sacrifice. Let us help you identify opportunities to save for and invest in your future today so you can enjoy your life's journey, wherever it may take you.

When you're ready to open a savings account, automate the transfer of funds, or begin planning for your retirement, stop by any branch location or give us a call at 800.336.6309 to learn more about all the ways we can help.

Each individual's financial situation is unique and readers are encouraged to contact the Credit Union when seeking financial advice on the products and services discussed. This article is for educational purposes only; the authors assume no legal responsibility for the completeness or accuracy of the contents.



FRAUD ALERT: BEWARE OF FAKE CREDIT UNION CALLS.

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

Ask us for additional prevention tips.

CREDIT UNION WINS NATIONAL AWARD FOR FINANCIAL EDUCATION PROGRAMS.

Credit union earns highest honors from the Credit Union National Association (CUNA) for local financial literacy efforts.

Greenville Federal Credit Union is honored to be included among a select group of national award recipients for the CUNA Alphonse Desjardins Awards. The credit union was recognized by CUNA as the second-place recipient of the Alphonse Desjardins Adult Financial Education Award in the \$250 million to \$1 billion in assets category for its “Empowering Women with Financial Literacy” programming.

The Desjardins Award recognizes leadership within the credit union movement on behalf of financial literacy for members and nonmembers of all ages. The award, named after credit union pioneer Alphonse Desjardins, emphasizes the movement’s longtime commitment to financial education.

Greenville Federal Credit Union received the award for designing and delivering year-long financial wellness workshops in partnership with three area non-profit organizations serving minority and marginalized groups - Nicholtown Child and Family Collaborative, YouthBASE, and Jasmine Road. The workshops were specifically tailored to women and families, and offered in Spanish. Topics included budgeting, banking, credit scores and loans, managing debt, home buying, and planning for the future.

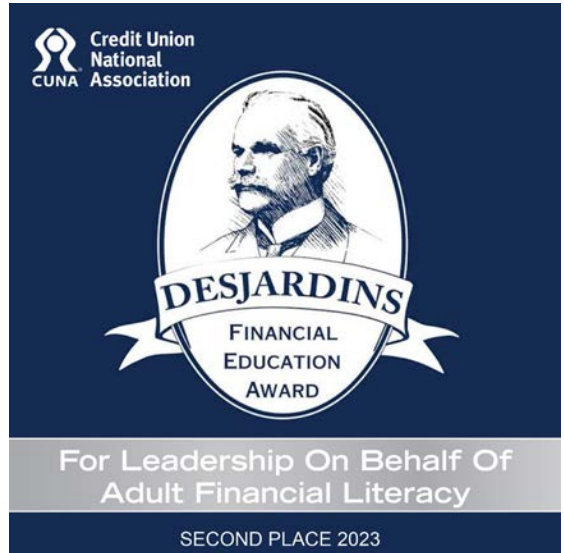
“This recognition affirms our commitment to providing meaning financial education to all groups within our community,” said credit union president and CEO, Paul Hughes. “Stepping up to offer financial resources and tools for marginalized and underserved groups is exactly why we exist, and we are honored to be recognized for our efforts at this level.”

Prior to earning national recognition, Greenville Federal Credit Union received first place in the state-level Carolinas Credit Union League award competition. All national award winners will be honored at the upcoming CUNA Governmental Affairs Conference in Washington, DC in March 2024.

For more information about the CUNA Awards, please visit: <https://www.cuna.org/about/awards.html>

For more information about the state-level awards, please visit:

<https://www.carolinasleague.org/news/652148/Carolinas-Foundation-announces-2023-state-level-CUNA-Awards-winners-.htm>



Pictured left to right: Board Member Randolyn Harmon, a program participant, and credit union employees Sarah Bell and Sara Romero.

WHAT'S THE DEAL WITH "EARLY PAYCHECK"?

Direct Deposit and Early Availability of Funds

What is "early paycheck" or "early pay"? It simply means that you could get paid up to two days before payday depending on when your employer sends out payroll funds via direct deposit. Recently some banks have touted "early paycheck" or "early pay" as a new benefit or perk for customers, but the ability to do this has been around for years.

Generally, employers send out their payroll direct deposit files a couple of days before the official payday. Banks receive the file transfer of those payments from the employer and hold the funds until they are settled on the official payday. But banks have the option to immediately release those funds into the individual accounts - and that's where "early paycheck" comes from.

Greenville Federal Credit Union has always practiced "early paycheck" because we give immediate access to direct deposit funds, and often this can be earlier than the official payday depending on when employers send their payment files. Members benefit from earlier access to funds because it can help with monthly cash-flow, bill payments, and budgeting. This is just another way that your credit union has always put members first.

Learn more about [direct deposit](#) and [free checking accounts](#).



Student scholarship applications due February 1.

The Greenville Federal Credit Union Foundation is continuing to accept student scholarship applications for Greenville County seniors graduating in the spring of 2024. The deadline for applications is February 1 and scholarship recipients will be announced in April.

One \$5,000 needs-based scholarship and five \$1,000 scholarships will be awarded. The awarded scholarships will help fund the students' first year of college or technical school.

For more information, or to apply, visit www.greenvillefcu.com/foundation.

WITHHOLDING NOTICE

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

STEPS TO TAKE IF YOU'RE A FRAUD VICTIM.

Unfortunately, identity theft impacts many people each day. Because of the potential resulting damage, if you become a fraud victim, it's essential to take swift action to get the situation under control. While this may take a few steps, you must do what is necessary to minimize fraud's harmful effects.

If another person obtains your personal information, or if your private data is exposed in a data breach, you should go right to work to protect your identity. When criminals have your personal information in hand, they can open fraudulent credit accounts under your name and potentially damage your credit history.

Here are some steps you can take if you do become a victim of fraud:

1. Report the Fraud

Make sure you immediately report any fraud you notice. File a police report first, and then contact the three credit bureaus ([Experian](#), [Equifax](#), and [Transunion](#)) to file a fraud report with them as well.

2. Obtain a Free Copy of Your Credit Reports

After you file a fraud report with all three credit bureaus, you'll want to get your free credit report copy from each of the agencies. Thoroughly go through your credit reports and review if and how the fraud impacted your credit.

3. Place a Security Freeze on Your Credit Reports

When you place a security freeze on your credit reports, it prevents lenders and other entities from accessing your credit reports entirely. So, if the fraudster is trying to obtain credit in your name, this will keep the financial institutions from extending that credit.

4. Report it to the Federal Trade Commission (FTC)

Contact the FTC (www.identitytheft.gov) to report the identity theft. Once you do this, you will receive an Identity Theft Report that proves your identity was stolen.

5. Review Your Accounts

You must review all your credit cards and accounts to see exactly what was impacted. Review your statements carefully, making note of any charges or discrepancies you didn't make. After that, contact all financial companies associated with each of your accounts and cards impacted to let them know you're a victim of fraud.

6. Close Accounts or Obtain New Cards

Make any necessary changes, such as resetting passwords and logins or closing accounts. It may be a good idea to obtain new credit cards. Even if your credit cards show no suspicious activity, it may be months before fraudsters attempt to use your card numbers if your information was taken in a data breach. Being proactive and replacing credit cards is good practice.

7. Create a Fraud Alert

You may wish to consider a fraud alert. The three credit bureaus keep a record of all your credit history. If a person misuses your personal data, or if you're worried about becoming a victim of identity theft, but it hasn't actually happened, you can still place a fraud alert. For instance, you might wish to add a fraud alert to your credit if certain things got stolen, such as your:

- Social security card
- Wallet
- Other financial, personal, or account information



You also might want to place a fraud alert if your personal data was exposed during a data breach. It's free to place a fraud alert. You only need to contact one credit bureau, and they'll contact the other two about your alert.

Fraud alerts make it more difficult for thieves to open other accounts in your name. When placing a fraud alert on your report, businesses need to verify your identity before issuing credit. They might try and contact you. The fraud alert will stay on your report for a year. After a year, you can obtain a new one if you wish.

We're Here to Help!

Your account security is a priority for us. If you suspect you are a victim of identity theft or fraud or have questions on reporting suspicious activity on your accounts, stop by any of our convenient branch locations or give us a call at 800.336.6309. We are here to help walk you through the process and limit the negative effects of fraud.

Each individual's financial situation is unique and readers are encouraged to contact the Credit Union when seeking financial advice on the products and services discussed. This article is for educational purposes only; the authors assume no legal responsibility for the completeness or accuracy of the contents.

CREDIT UNION WINS TWO "BEST" CATEGORIES IN INAUGURAL READERS' CHOICE AWARDS.

Greenville Federal Credit Union was voted "Best Credit Union" and "Best Mortgage Lender or Broker" in the inaugural *The Post and Courier* Greenville Readers' Choice 2023 awards competition.

The Post and Courier launched the Greenville Readers' Choice competition during the fall. Readers and locals within Greenville County alike voted for the best local businesses in 200+ categories. Across the state, more than 1 million votes were cast in The Post and Couriers' series of Readers' Choice contests throughout the past year.

Greenville Federal Credit Union was among five local businesses nominated in both categories. The finalists were invited to the Readers' Choice Announcement event at Hotel Hartness in December where the winners were honored.

The full list of winners can be found in the December 20, 2023 Greenville edition of The Post and Courier, and online www.postandcourier.com/greenville.



CREDIT UNION SPONSORS 15 CHILDREN FOR CHRISTMAS WISH LIST PROGRAM.

For many years, Greenville Federal Credit Union has sponsored local children in need to make their Christmas wishes come true. Credit union employees worked together to shop for clothing, snacks, toys, books, and more for 15 sponsored children. For many, these donations may have been the only gifts they woke up to on Christmas morning.

This year the credit union supported students and families from Alexander Elementary, a Title 1 school in Greenville County. The credit union is grateful for the opportunity to participate in the Christmas Wish List program each year and thankful for employees who always give so generously to make our community better.



Pictured left to right: credit union employees Pearl Daniel, Princess Duarte, Denise Valenzuela, Jennifer Ferrell, Josh Odom, Chris Medina, Sarah Bell, Juliana Borja, Yung Carr. Also pictured: Josie Moore, Alexander Elementary.

CREDIT UNION EMPLOYEES SHOW HOLIDAY SPIRIT BY GIVING BACK.



Top: In November, the credit union organized a food drive to benefit Harvest Hope and collected 2,102 items. We are grateful for the generosity of our members and employees to help reduce hunger and food insecurity in our community during the holidays.



HARVEST HOPE



Bottom: The credit union was pleased to donate \$1,000 to the Greer Police Department for their Cops for Tots Program to help purchase toys for this amazing cause. Thirty-two years ago, one employee at Greer Police Department started the Cops for Tots Program as a way to help a small number of struggling families in the Greer area at Christmastime. The program was established to provide gifts for children who otherwise would have no gifts to open on Christmas day. Since that time, the program has grown exponentially and now helps hundreds of children each December.

SIMPLE WAYS TO BOOST YOUR SAVINGS.

Life is unpredictable, and sometimes we need a little extra cash to deal with unexpected expenses. Maybe you have a birthday or anniversary coming up, or perhaps your car is going to need a tune-up soon, and you haven't exactly been budgeting for that. Either way, there are ways you could stretch your income without having to overextend your budget.

Evaluate Your Utilities

One of the first things you can do is evaluate your utility expenses. Do you leave your lights on or your electronics plugged in all day when you head out to work? Is your AC blasting on 70° even when you're not home? Do you have an internet plan that gives you way more usage than you actually need? These are all things that can help you save a little here and a little there. That 'little bit' adds up, and suddenly, you're finding yourself with a bit more cash left in your wallet at the end of the month. Even satellite or cable services are becoming unnecessary, especially if you'd rather binge-watch Netflix or Hulu.



Furthermore, it's important to review your cable and phone plans in detail. Often when you sign up for a new plan, you'll receive "free" trials to extra services. Once the trial expires, you'll automatically be billed for these services unless you cancel them. You may be paying for channels or phone services you didn't even know about!

Spend Less on Recreation

Nowadays, it seems vacations are turning more into a competition than they are about relaxing and enjoying your time with your family. Social media-fueled this trend as families are spending extravagant amounts of money for luxury vacations to "keep up with the Joneses."

Instead of playing the social media game, plan activities that provide fun and memorable moments for your family that won't break the bank. Will your five year old be heartbroken if you spend the day at the local water park or pool versus swimming at the beach in the Bahamas? Not likely.

A family trip to the movies or visiting the zoo is often just as memorable to children as taking in the sites several states away. You don't have to spend a small fortune traveling halfway around the world to create great family memories.

Review Your Current Loans

One of the most commonly overlooked areas to save money is reviewing your current loans. Whether it's an auto loan, home mortgage, or credit cards, these monthly expenses usually provide the biggest opportunity to save money!

Market conditions are constantly changing. You may qualify for lower rates, have the ability to consolidate debt into a single loan, or be able to receive more flexible terms – all providing the ability to possibly lower your monthly payments.

When Possible, Pay-in-Full

Certain companies provide discounts when you pay-in-full for their products or services. Car insurance companies, for example, often provide substantial discounts if you pay for 6 or 12 months at once. When it's time to renew your policy, you may want to shop around for the best quote and see what type of discounts you can get for paying upfront.

Plan Your Shopping Trips

You can save a lot of money by planning your shopping trips. If you know you eat a certain amount of fish, chicken, or other protein monthly, you can buy it ahead of time and freeze some of it. Vegetables and fruits can also be purchased in bulk, but only if you use proper containers and don't exaggerate. If you buy fruits or veggies ahead of time, don't buy more than 2-weeks' worth. Check out the local grocery ads and plan your shopping around the sales.

In addition, you should always make a list before you go shopping. Whether you're out grocery shopping or buying presents for the holidays, stores are designed so you're tempted to make unnecessary impulse purchases. PRO TIP: Never go grocery shopping when you're hungry!

Don't Forget to Save!

If you haven't started setting some money aside, start today! Put a little aside every week or from every paycheck, and soon enough, you'll be able to build up a decent emergency fund. The easiest way to save is to set up a small portion of your paycheck to go directly into your savings account. These automatic transfers take only a few minutes to set up at the credit union. You can also put your money into a higher-yielding account like a money market or a certificate to help you grow your savings even faster.

It Just Takes a Little Effort

With a little planning and some frugal living habits, you'll be able to get a little extra cash in no time! Be smart with your money, and don't live above your means. Hold yourself accountable for any purchases you make that aren't a necessity; you'll begin looking at your savings differently.

We're Here to Help!

If you have questions on budgeting or need assistance getting the most out of your accounts, stop by or give us a call at 800.336.6309.

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FREE FINANCIAL COUNSELING

As a benefit of membership you have access to one-on-one financial counseling, debt management services, and financial education tools through GreenPath Financial Wellness.

Call 877.337.3399

NCUA



LOAN RATE SCHEDULE

Effective January 1, 2024

		APR ¹
Visa	Signature ¹¹ (quarterly variable)	16.49%
	Platinum	14.49% or 17.99%
	Access	17.99%
Personal Loan ²		17.99%
Personal Note	as low as	11.49%
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	5.99%
	48 months or less as low as	6.24%
	60 months or less as low as	6.49%
	72 months or less as low as	6.99%
	84 months or less as low as	7.24%
Used Vehicle (more than two years old and more than 30,000 miles) or New Motorcycle	48 months or less as low as	6.49%
	60 months or less as low as	6.74%
	72 months or less as low as	8.49%
	84 months or less as low as	9.49%
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	6.00%
	5/1-ARM as low as	6.50%
Investment/ Rental Property	2YR-ARM as low as	7.00%
	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.



12/23A

SAVINGS RATE SCHEDULE

Effective January 1, 2024

	Rate	APY*
Regular Share Savings		
<\$1,999.99	0.05%	0.05%
\$2,000 and up	0.10%	0.10%
Club Accounts	0.05%	0.05%
Regular Share Checking		
	0.05%	0.05%
Kasasa Cash Back Checking		
	0.05%	0.05%
Kasasa Cash Checking - Non-qualifying		
	0.05%	0.05%
Kasasa Cash Checking - Qualifying <=\$5,000		
	4.89%	5.00%
Kasasa Cash Checking - Qualifying >\$5,000**		
	0.05%	0.05%
Yield-Plus Savings – \$2,000 Minimum Deposit		
< \$2,000 Below Minimum	0.05%	0.05%
>=\$2,000 to \$24,999.99	1.50%	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

Dana Crowl, Chair
Jessie Bowens, Vice-Chair
Mary Gardner, Secretary
Steve Holcombe, Treasurer
Randolyn Harmon, Director
Susi Smith, Director
Debbie Corzine, Director

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

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