

MONEYCLIPS

SPRING
2026

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

The branch you have been waiting for.

Opening
in 2027
See p.3



Greenville
Federal
Credit Union

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

800.336.6309 | greenvillefcu.com    

Join and prosper.®

INSIDE THIS ISSUE

- 03 Berea Branch Announcement
- 04 Berea by the Numbers
- 05 Pelham Branch Facelift Complete
- 06 Teacher of the Year Finalists
- 07 Ace Awards
- 08 8 Financial Tips That Actually Work for Younger Generations
- 11 Cybersecurity for Kids: A Parent's Guide
- 13 Credit Union Helps Reward Avid Readers
- 14 CUxEL Protégé Competition
- 14 Withholding Notice

IMPORTANT DATES

Holiday Closings

- Memorial Day
May 25
- Juneteenth
June 19
- Independence Day
July 4

ANNUAL MEETING

July 23 at 4 PM

* The credit union will close early at 3 PM to allow all members to attend.

New Location!

Embassy Suites Verdae
670 Verdae Blvd,
Greenville, SC 29607

PRESIDENT'S COLUMN

Announcing Our New Branch

Even as I write this column, we here at Greenville Federal Credit Union are preparing the site at 1917 Cedar Lane Road for the construction of our new Berea branch. As Berea continues to grow, it is important to our credit union and our members that we become an even greater part of this historic community.

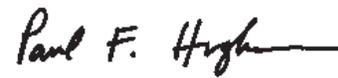
This full-service branch will be constructed similarly to our other branches in Greenville County with our signature mid-century aesthetic. The site offers easy access to the branch and multiple exits to accommodate any direction that you would like to travel in after visiting. Our plan has been approved by Greenville County, and we have begun clearing the land to make way for the branch.

We are focused on forming robust partnerships with the Berea community as we serve our existing members as well as potential members. There are currently no credit unions in the area, and we think it is about time that these individuals have access to alternatives other than for-profit banking. We're excited to bring the credit union difference to Berea! This difference

includes lower loan rates, higher deposit rates, lower fees, and financial education.

We'll share updates as construction gets underway later this spring. We can't wait to serve the Berea area.

Paul Hughes



*President and CEO,
Greenville Federal Credit Union*



ANNUAL
MEETING

2026

Save the date!

July 23, 2026 @ 4 PM

New location!

Embassy Suites

670 Verdae Blvd, Greenville, SC 29607

A BIG GREENVILLE FEDERAL CREDIT UNION ANNOUNCEMENT



For a while, members and non-members alike have been asking us where our next branch will be. After careful consideration, Greenville Federal Credit Union is thrilled to announce that our next branch will be in (drumroll please) ... Berea!

We are happy to formally announce our plans to build a new, state-of-the-art branch in Berea, SC. The branch will be situated on Cedar Lane Road and will feature drive-thru lanes, ATMs with cash deposit, a coin counting machine, safe deposit boxes, a complimentary coffee bar, and multiple private offices offering visitors a comfortable space for financial consultation.

Selecting Berea for the credit union's first branch expansion in 19 years came with careful consideration. Foremost, there are currently no credit unions centrally located in Berea. With portions of the community that qualify as Opportunity Zones, Berea has a large, diverse, and dedicated population, many of whom are underserved or underbanked within mainstream financial services. Greenville Federal Credit Union believes this is a community deserving of investment in its citizens' financial well-being and in its infrastructure. The project will beautify a section of Cedar Lane Road by replacing blighted buildings with clean, modern architecture and landscaping, and contributing to improved infrastructure with underground stormwater management and revitalized sidewalks. Once open, the new branch will bring additional jobs to Berea. This project also aims to help attract additional investment in the Berea area.

The building of this facility along Cedar Lane Road represents the credit union's long-standing commitment to uplift the individuals in Greenville County and to support local prosperity through community-focused events and financial wellness programs. Anyone living in Berea and the areas north and west of Greenville, who may lack affordable, dependable financial service options, will find a modern, secure, and welcoming space where they can confidently manage their finances with trusted guidance from a reputable community partner.

"Our members and our community are always our priority," Credit Union CEO, Paul Hughes, noted, "Currently, there are no credit unions in the heart of Berea, and we are honored to be the first. The new branch will feature our outstanding deposit, loan, and commercial services which our members know and love, as well as our award-winning financial education, delivered in both English and Spanish. We look forward to serving our members, new and existing, once our Berea branch opens."



BEREA BY THE NUMBERS



1834

FOUNDED

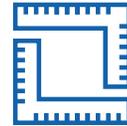
AROUND BERA FIRST BAPTIST
CHURCH



17,000

ESTIMATED POPULATION

AS OF 2025



8

SQUARE MILES

PART OF THE GREENVILLE-MAULDIN-
EASLEY METROPOLITAN AREA.



2,065

MEMBERS

GREENVILLE FEDERAL CREDIT UNION
MEMBERS LIVING IN BERA



15

SCHOOLS

GREENVILLE COUNTY SCHOOLS
LOCATED IN THE BERA AREA



6

HEAD START CENTERS

WHERE WE'VE DELIVERED FINANCIAL
EDUCATION, DONE SAVINGS
MATCHES, AND SPONSORED THE
SCIENCE ON WHEELS PROGRAM



Greenville
Federal
Credit Union

1

**CREDIT UNIONS LOCATED
CENTRALLY IN BERA**

(BY 2027)

PELHAM BRANCH FACELIFT COMPLETE



Starting in October, we began renovating the exterior of our Pelham Road Branch. We are happy to announce that renovations are now complete. With a new feel, the Pelham Road Branch exterior looks better than ever. We're especially excited about the bright new digital Monument Sign that serves as a shining beacon along Pelham.

Haven't seen the updated look or sign yet? Have a look!

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Commercial membership eligibility rules apply. See website for details. ©2026, Greenville Federal Credit Union. All rights reserved.

GREENVILLE COUNTY SCHOOLS ANNOUNCES TOP 10 TEACHER OF THE YEAR FINALIST

On March 30th, Greenville County Schools Superintendent Dr. Burke Royster and Greenville Federal Credit Union SVP of Marketing Catherine James surprised ten GCS teachers with the announcement that they are among the Top 10 Finalists for the 2025-26 GCS Teacher of the Year. Congratulations to these deserving teachers who are the top ten teachers out of approximately 6,000 teachers across the district! "The teachers we honor today showcase not only exceptional teaching abilities but also a profound commitment to our students' growth and success," said GCS Superintendent Dr. Burke Royster. "These educators represent the best of what our district provides – innovation, dedication, and professional expertise within our classrooms. I congratulate them on their achievements and thank them for their commitment to teaching and supporting our students, so they are prepared for life within the classroom and beyond." The Top 10 Finalists are in alphabetical order:



- **A.J. Arrowood – Agriculture, Greer High School**
- **Mary Grace Carlson – Government and Economics, Carolina High School**
- **Michael Chapman – EMT Instructor, Golden Strip Career Center**
- **Bryanna Dennewitz – 6th and 7th grade Science, Bryson Middle School**
- **Graham Garcia – 8th grade Math, Lakeview Middle School**
- **Amanda Hamann – Art, Alexander Elementary**
- **Kayla Layman – Geometry Teacher, Greenville Sr. High Academy**
- **Kris Monday – Cosmetology Instructor, Bonds Career Center**
- **Bill Twaler – Culinary Arts Instructor, Enoree Career Center Academy**
- **Jessica Yale – Special Education, Travelers Rest High School**

The process of selecting ten finalists began last fall when schools and centers selected their individual Teacher of the Year. Teachers completed extensive applications that were reviewed by a Screening Committee and a Selection Committee. The Top 10 Finalists will be narrowed down to three finalists and the 2025-26 Greenville County Schools Teacher of the Year, which will be announced later this year. The credit union sponsored the announcement and provided a \$100 Visa® Gift Card, a beverage tumbler, and an umbrella to each of the Top 10 Teacher of the Year Finalists.



RECOGNIZING THE UNSUNG STUDENT HEROES IN GREENVILLE COUNTY SCHOOLS



Every year, it is our honor to sponsor the Greenville County Schools ACE Awards (Advocates for Character and Education). The ACE Awards recognize students who are considered the district's Unsung Heroes. Two students from each middle and high school are selected for their strong character and educational achievement. Students are nominated by counselors and staff at their respective schools.

[Read more about these amazing students here.](#)



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8 FINANCIAL TIPS THAT ACTUALLY WORK FOR YOUNGER GENERATIONS



For many younger people, managing their money hasn't felt simple or predictable. Dealing with changing job markets, prices that keep climbing, and advice coming from every corner of the internet, especially social media, has left Gen Z and beyond feeling understandably puzzled. To them, it often feels like everyone else learned something important, and somehow, they were left out of the loop. What they don't realize is that, in reality, most people are just trying to figure things out as they go.

The truth is that people who are struggling aren't doing so because they've been careless with their money. They're struggling because the systems they've been told to use don't match what's happening in real life. You don't need "perfect" habits, because no one is perfect. All you need are a few tools that help things run more smoothly, even when life gets busy or unpredictable.

Tip #1 - Build a Simple Financial Starter Kit

You don't need a massive emergency fund or a long-term financial plan right out of the gate. What helps most is having a small buffer that covers the kinds of surprises everyone eventually runs into, such as unexpected bills, car repairs, or medical co-pays.

Instead of focusing on everything at once, pick a few items that help lay your financial foundation. Examples may include:

- A small emergency cushion to cover unexpected costs (even a few hundred dollars is a great start).

- Necessary insurance to cover day-to-day life, such as health, auto, and renters' insurance.
- A checking account that doesn't pile on fees when times are tight or punish you for minor mistakes.

This tip isn't necessarily about getting ahead. It's about making sure one surprise doesn't completely knock your finances off track.

Tip #2 - Give Your Money Clear Jobs

When everything sits in one account, spending and saving can easily blur together. Breaking your money into simple groups makes it easier to know what you can use now and what you need later.

A simple method that works well for many people is to break your funds into three groups:

- **Now Money:** Weekly or monthly essentials, like rent, groceries, and gas.
- **Soon Money:** Upcoming expenses, such as travel or car repairs.
- **Future Money:** Longer-term goals, including savings, investing, and retirement plans.

Some people find it easier to open separate savings accounts to organize their money. Others use labeled goals in their budget. Either way, knowing what each dollar is meant for can make day-to-day decisions much easier and curb impulse purchases.

Tip #3 - Let Tech Handle Easy Stuff

Trying to remember every due date and transfer can drain your energy. Instead of juggling everything manually, let automation handle the routine tasks so you can focus on the rest of your life.

Here are a few things worth automating:

- Automatic transfers to your savings account the day after payday.
- Minimum payments on your credit card(s) to avoid costly fees and build your credit score.

8 Financial Tips That Actually Work for Younger Generations continued.

- Alerts and notifications for low balances or larger-than-usual transactions.
- Autopayments for recurring bills that you can schedule with online bill pay.

Greenville Federal Credit Union's digital tools make this process easy, and you can make updates as needed. Once these tasks run on their own, it's one less thing to worry about.

Tip #4 - Think of Credit as a Short-Term Tool

Credit cards can be incredibly helpful, but only when you understand how they really work. Interest is where people often get tripped up, and avoiding that trap starts with using credit in small, manageable ways.

Try incorporating a few habits to help you manage credit more wisely:

- Juggling multiple credit card balances and due dates can become overwhelming (and costly) for anyone. Instead, **use one credit card with the lowest rate and fees possible.**
- Protecting yourself from costly fees, interest charges, and dings to your credit score is simple when you **set up automatic payments to cover the minimum due on your credit cards.**
- If your credit card balances are growing faster than you anticipated, it might mean you're living beyond your means. **Slow or pause your spending and take time to review your monthly budget to ensure it still aligns with your lifestyle.**

If you're working to improve your credit score, the credit union can help you compare beginner-friendly options like secured cards or credit builder loans.

Tip #5 - Build a Plan That Fits Changing Income

Gen Z is navigating a work world where income can be unpredictable. Part-time jobs, side gigs, and shifting hours can make it tough to rely on a single number when planning for the month.

If you find yourself in this category of fluctuating income, try these budgeting tips:

- When crafting your financial plan or budget, use your lowest expected monthly income as a reference point. It's better to underestimate your income than overestimate it and run into financial trouble down the road.



- Use extra income as padding or to build an emergency fund before putting it toward longer-term financial goals.
- If you freelance or have a side hustle, make sure to set aside a small percentage for taxes.

When your financial plan and monthly budget reflect how you actually earn, the ups and downs feel less overwhelming.

Tip #6 - Start Small with Retirement Saving

Saving for retirement often gets presented as an all-or-nothing goal, but the truth is that small contributions still matter. Starting early can make a big difference, even if the amount feels tiny at first.

If you have retirement plan options through your employer, here's a simple approach to getting started:

- **Make contributions regularly with each paycheck.** Even small contributions, such as 1% or 3% of your salary, will still grow into a substantial sum over time.
- **Ask your employer if they offer a "matching" program.** If so, try to invest the required amount to guarantee your employer match – it's essentially free money you don't want to miss out on!
- As your salary increases, be sure to increase your retirement contributions as well.

If your job doesn't offer a plan, the credit union's IRA options can help you begin saving at a pace that's comfortable with you – while locking in tax perks.

Tip #7 - Use Social Media as a Starting Point

There is a ton of financial content online, and some of it is genuinely helpful. The trick is knowing which advice is worth

Continued p.10

following and which ideas need a second look.

A good approach is to:

- Save ideas that interest you.
- Double-check information from reliable sources.
- Ask questions when something isn't clear.

Then take these ideas and review them with a trusted source, such as the credit union or your financial advisor. Too often, as with most social media posts today, financial advice online highlights the best parts and leaves out or downplays the downsides.

Tip #8 - Celebrate the Small Wins

You don't need big shifts to make progress. Sometimes the little steps do more for your confidence than anything else. Adding \$10 to savings, paying one bill early, or canceling a forgotten subscription all move you in the right direction. Acknowledging these wins builds momentum and the motivation to keep going.

You don't have to solve everything all at once, or even this year. You just need habits that support where you are right now, with room to grow as life changes.

We're Here to Help!

Money can feel overwhelming, but a few simple habits can make it much easier to manage. You don't need perfect routines or significant income changes to move forward. With the right tools and a little consistency, progress becomes something you can build at your own pace.

From free checking and digital banking tools to automatic transfers and alerts, we're ready to help. Please stop by any of our [convenient branch locations](#) or call 800.336.6309 to schedule an appointment today.

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

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5.44% APR*
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*Limited time offer. See website for details and APR.

Fraud Alert: Be aware of fake law enforcement calls.

Law enforcement agencies will never call and ask you to take out money and put it into a bitcoin ATM. Do not respond. Hang up and call the credit union.

Ask us for additional prevention tips.

CYBERSECURITY FOR KIDS: A PARENT'S GUIDE



You may be doing everything right to protect yourself from online threats, like creating strong passwords, avoiding suspicious links, and monitoring your accounts regularly. But are you doing the same for your children?

From school tablets to gaming consoles and social media apps, kids are growing up in a fully connected world. While technology offers incredible learning opportunities, it also opens doors to risks they may not recognize. Many children and teens overshare personal details online without realizing how easily that information can be misused.

Keeping young minds safe online isn't always simple, but taking the right steps can build strong digital guardrails that protect your child's privacy.

Step 1: Review Their Digital Footprint

Start by taking inventory of your child's online presence. Google their name, check social media accounts, and review any public profiles. You may be surprised by how much personal information is already visible, including school names, hometowns, birthdays, and even favorite hangout spots.

Once you know what's out there, begin cleaning it up. Delete outdated posts, remove identifying details, and set profiles to private. If relatives or friends have shared photos publicly and it's outside your comfort zone, kindly ask them to remove or restrict the visibility of those photos.

Step 2: Set Clear Boundaries for Sharing

Children often post updates that seem harmless, such as a selfie in a school jersey, a location tag at a local park, or a birthday shoutout with age and date. Unfortunately, those small clues can give away more than they realize.

Establish clear rules for what can and cannot be shared online. Ensure that family members and close friends are on the same page as well. For example, grandparents may love sharing photos, but it's wise to limit personal details, such as full names, school references, or tagged locations.

Step 3: Lock Down Your Home Network

A secure Wi-Fi connection is the foundation of digital safety. Update your router's password regularly, use WPA3 encryption if available, and hide your network's SSID (the visible name that appears when devices search for Wi-Fi).

Consider creating a separate "guest" network for visitors or devices that your child's friends bring over. This step adds another layer of security and helps keep your primary home network protected from potential vulnerabilities.

Step 4: Manage Device Privacy Settings

Whether it's a smartphone, tablet, smart TV, or gaming console, every connected device includes privacy and security settings. Take time to review them together. Turn off location tracking for apps that don't need it, and limit which applications can access the camera or microphone.

Also, review app permissions periodically, especially after updates. Some apps may re-enable tracking or default to original settings after major software changes.

Step 5: Set Up Parental Controls

Parental control features allow you to manage what your children can access online and how much time they spend connected. Most systems, from Apple and Android devices to streaming platforms and gaming consoles, include these tools.

You can also turn off in-app purchases or restrict content ratings to age-appropriate levels. These steps not only help protect your

Continued p.12

child's privacy but also prevent accidental charges or exposure to unsafe content.

Step 6: Create a Family Password Plan

It's easy to lose track of multiple logins, and using the same password for every app or device is risky. Instead, create a family password management plan. A password manager can generate and store unique, complex passwords while keeping them secure behind one master login.

Using this system teaches kids good digital habits early and ensures that accounts are safe, even if one password is compromised.

Step 7: Freeze Your Child's Credit

It may seem surprising, but child identity theft is on the rise. Scammers can use a child's Social Security number to open fraudulent accounts, often going undetected for years. Freezing your child's credit is one of the most effective ways to prevent this from happening.

Each of the major credit bureaus, Equifax, Experian, and TransUnion, allows parents or guardians to request a credit freeze for minors. It's free, simple, and blocks any new credit applications in your child's name until you choose to lift the freeze.

Step 8: Have Honest Conversations About Online Risks

Technology rules and filters only go so far. The most important safeguard is ongoing communication. Explain why you're putting these measures in place, not to control them, but to protect them.

Talk about what can happen when private details are shared online, even in trusted spaces. A friendly chat, a photo shared in confidence, or a private message can travel quickly and permanently. Help them understand that their online reputation becomes part of their digital identity.

For teenagers, discuss the permanence of social media, the risks of oversharing, and the importance of thinking before posting or clicking. For younger kids, frame it in terms of "stranger danger" in the digital world, a simple but powerful approach.

Step 9: Use Online & Mobile Banking Tools to Teach & Protect

As children mature into teens and begin managing their own money, financial safety becomes an integral part of cybersecurity.



Linking their youth or teen account with yours through the credit union's Online & Mobile Banking platforms allows you to monitor transactions, encourage smart spending, and spot suspicious activity early.

You can set up account alerts, view balances in real time, and transfer funds instantly. It's a hands-on way to teach financial responsibility while reinforcing safe digital habits, all within a secure, encrypted environment.

Step 10: Model the Behavior You Want Them to Follow

Kids watch everything adults do. Practicing good cybersecurity yourself reinforces the importance of these steps. Avoid posting too many family details online, keep your devices updated, and use two-factor authentication wherever possible.

When children see cybersecurity as part of everyday life rather than a restriction, they're more likely to adopt those habits naturally.

We're Here to Help!

The online world can feel overwhelming for parents trying to keep up with rapidly evolving technology. But with thoughtful planning and open communication, you can create a safer digital environment for your children, one that protects their privacy, finances, and sense of security.

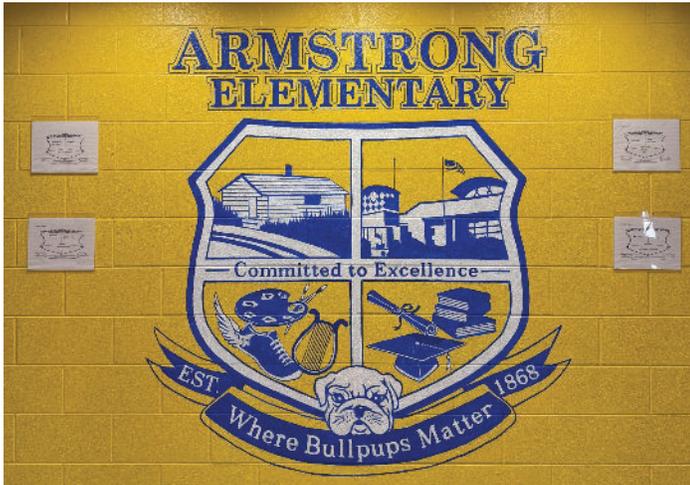
If you'd like to learn more about our secure Online & Mobile Banking tools or how to set up youth or teen accounts, we're ready to help. Please stop by any of our [convenient branch locations](#) or call 800.336.6309 to speak with a team member today.

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

CREDIT UNION HELPS REWARD AVID READERS

In February, the credit union sponsored Armstrong Elementary School's Reading All-Star Challenge. Students were tasked with reading five books or 500 pages, and if they did, they would be able to participate in a special party.

Overall, 185 students participated and the school librarian, Cora Land, couldn't have been happier. "Armstrong Bull PUPS are S.H.I.N.I.N.G readers! We are beyond proud of the way you accept challenges, grow stronger with every book, and lead by example."



At this party, desserts and pastries were supplied by the culinary students of Donaldson Career Center.



CONGRATULATIONS SAVANNAH RODRIQUEZ

We could not be prouder of our very own Savannah Rodriguez, the Carolinas Credit Union League 2026 CUXEL Protégé Competition 3rd place winner! The Protégé Competition is an opportunity for credit unions in North and South Carolina to recognize the value and potential in rising professionals age 40 and under, enhance chapter programming and credit union interest, reinforce cooperative principles and credit union philosophy, and support the League's investment in developing leadership. Congratulations, Savannah, your credit union is so proud of your accomplishment!



See what are members are saying about us.

Visit our website for the latest and greatest member testimonials: greenvillefcu.com/about/testimonials.



"We would not be here without Greenville Federal Credit Union."

- Bryan Beal, Owner, The Mill at Fountain Inn



"My dream was only achievable because of Greenville Federal Credit Union."

- Liz Mitchell, Owner, Camino Wine Merchant

Withholding Notice.

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

LOAN RATE SCHEDULE

Effective April 1, 2026

| | | APR ¹ |
|--|--|------------------|
| Visa | Signature ¹¹ (quarterly variable) | 15.24% |
| | Platinum | 13.24% or 17.99% |
| | Access | 17.99% |
| Personal Loan ² | | 17.99% |
| Personal Note | as low as | 11.99% |
| Share Secured ³ | Quarterly variable | 3.50% |
| Certificate Secured ⁴ | 3% over Index (consult certificate rates) | |
| New Vehicle ⁵ (less than two years old and less than 30,000 miles) | 36 months or less as low as | 4.49% |
| | 48 months or less as low as | 4.74% |
| | 60 months or less as low as | 5.24% |
| | 72 months or less as low as | 5.49% |
| | 84 months or less as low as | 5.74% |
| Used Vehicle (more than two years old and more than 30,000 miles) or New Motorcycle | 48 months or less as low as | 5.49% |
| | 60 months or less as low as | 5.74% |
| | 72 months or less as low as | 6.24% |
| | 84 months or less as low as | 7.49% |
| Home Equity Line of Credit ⁷ (as low as) | 80% or less loan to value | 6.75% |
| | 90% or less loan to value | 7.75% |
| | > 90% loan to value as low as | 8.75% |
| Second Mortgage ⁸ | as low as (contact for more details) | 8.49% |
| Mobile Home ⁹ | 75% loan to value as low as | 8.24% |
| Unimproved Property | 2YR-ARM as low as | 7.50% |
| | 5/1-ARM as low as | 8.25% |
| Mortgages ¹⁰ (Rates include Jumbo loans) | 2YR-ARM as low as | 4.75% |
| | 5/1-ARM as low as | 5.125% |
| Investment/ Rental Property | 2YR-ARM as low as | 7.25% |
| | 5/1-ARM as low as | 7.75% |
| Other Mortgage Options: | Fixed Rates, Primary Residence, Secondary Residence | Call for rates |

¹Annual Percentage Rate (APR) is subject to credit approval and can change without notice. ²Personal loan margin will be determined based upon a combination of credit scores provided through Equifax, Inc. The quarterly Index will be the Wall Street Journal's published prime rate as of the 15th day of December, March, June, and September and any subsequent rate change will occur on the first of the following months. The minimum Index value used will be 5.99%. ³The Index each quarter is based upon the highest dividend rate paid on regular shares rounded up to the next even quarter percent. The minimum Index value used will be 2%. ⁴Certificate loans use the certificate dividend rate rounded up to the next even quarter percent as the Index. The minimum Index value used will be 2%. ⁵Our definition of New and Used vehicles expands your financing opportunities; please contact a Loan Officer for details. Your rate will be determined using a combination of credit scores provided through Equifax, Inc. ⁶Real property must be located in the state of South Carolina. Your rate will be determined by the original term of the loan and/or original loan-to-value percentage. ⁷Mobile home must be located in the state of South Carolina. Your rate will be determined by the original term of the loan and original loan-to-value. Other restrictions apply based upon the specific loan type requested. ⁸Annual Percentage Rate can change on a quarterly basis. The rate is determined by using an independent Index—the Wall Street Journal Prime Rate (when a range of rates has been published, the highest rate will be used)—rounded up to the next even quarter percent, and to the Index is added a margin of 7.99% points. The Index used will be the Prime Rate as of the 15th day of January, April, July, and October; and your rate can change with each monthly statement cut-off in March, June, September, and December. ⁹Unit age no older than 10 model-years.



SAVINGS RATE SCHEDULE

Effective April 1, 2026

| | 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 | 1.00% | 1.00% |
| >=\$25,000 to \$74,999.99 | 1.25% | 1.26% |
| >=\$75,000 to \$124,999.99 | 1.50% | 1.51% |
| >=\$125,000 to \$174,999.99 | 1.90% | 1.91% |
| >=\$175,000 to \$249,999.99 | 2.20% | 2.22% |
| > \$250,000 | 2.45% | 2.47% |
| 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% | 3.09% |
| 91 days | 2.75% | 2.78% |
| 6 month | 3.25% | 3.28% |
| 12 month | 3.25% | 3.29% |
| 18 month | 3.20% | 3.24% |
| 24 month | 3.25% | 3.29% |
| 28 month - Liquid CD** | 3.50% | 3.55% |
| 30 month | 3.20% | 3.24% |
| 36 month | 3.30% | 3.34% |
| 48 month | 3.40% | 3.44% |
| 60 month | 3.50% | 3.55% |
| Share IRAs – Traditional And ROTH | | |
| 30 month Step Up | 3.05% | 3.09% |
| Variable Rate | 2.50% | 2.52% |
| 6 month | 3.25% | 3.28% |
| 12 month | 3.25% | 3.29% |
| 18 month | 3.20% | 3.24% |
| 24 month | 3.25% | 3.29% |
| 30 month | 3.20% | 3.24% |
| 36 month | 3.30% | 3.34% |
| 48 month | 3.40% | 3.44% |
| 60 month | 3.50% | 3.55% |

*Annual Percentage Yield. All rates are subject to change without notice. For complete account terms and conditions, call or write to: Greenville Federal Credit Union, 1501 Wade Hampton Blvd., Greenville, SC 29609, 800.336.6309. **See website for terms.

Contact Center
800.336.6309

PhoneBranch
800.223.6361

Text Banking
800.864.9215

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Susi Smith, Director
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