

MONEYCLIPS

SUMMER
2026

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

Reaching new heights to better serve our members.



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.®

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IMPORTANT DATES

Holiday Closings

Labor Day
September 7

Greenville County Schools

GCS First Day of Schools
August 11

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

A Focus On Members and Community

2025 and 2026 have been big for Greenville Federal Credit Union. We surpassed 35,000 members, reached over \$500 million in assets, and started two new building projects. We are thankful for all our growth, but how did we get here?

As someone who has been in the credit union industry for over 40 years, I have learned a few things that have served me well.

What have I learned?

First and foremost, **put your members first**. Before making any decision about a new product or service, we ask ourselves, "Does this help our members?" If it doesn't, then we are not interested.

Next, be sure to **grow organically and not have growth as your goal**. There are really no shortcuts to growing a credit union. Growth comes from providing services to members that they consider valuable. If they value your service, they will tell their family and friends. They will trust you with their money, and for that trust, we are very grateful.

Never forget to **focus on your local community**. We have been dedicated to Greenville County since 1968, and we don't plan on changing that. Would expanding into other areas of the state help us? Would we lose our local focus? I think it is a real concern, and it should not be taken lightly.



The question frequently gets asked, "**Will you potentially merge with a smaller credit union in the area?**"

Those decisions would have to be made by our Board of Directors, but they would only consider the possibility if it were a benefit for our members. If a local credit union provides us with more locations and opportunities in Greenville County, we would weigh the options and make an informed decision. However, we are not dwelling on this, as we are busy providing you with personalized services to allow you to grow personally and financially.

Lastly, but certainly not least, **our credit union cannot succeed without the enthusiasm and loyalty of our members**. In a time where loyalty is hard to come by, and options are numerous, we know that we must earn your business every single day. To that end, we will never take you for granted, and we will never stop trying to get better.

I hope you will join us for our Annual Membership meeting on Thursday, July 23rd, at the Embassy Suites Verdae at 4 PM. Please come and celebrate the credit union difference!

Paul Hughes

President and CEO,
Greenville Federal Credit Union

ANNUAL MEETING

2026

July 23, 2026 @ 4 PM

Embassy Suites New location!
670 Verdae Blvd, Greenville, SC 29607

REACHING NEW HEIGHTS TO BETTER SERVE OUR MEMBERS



We're excited to announce a major expansion of our Wade Hampton campus. Soon, the lot beside the credit union's Wade Hampton Boulevard branch will be cleared to make way for a brand-new, state-of-the-art administrative building with offices, conference rooms, and collaborative meeting spaces.

The need for this expansion stems from important milestones you helped the credit union reach in 2025. The first is that the credit union now serves over 35,500 members across Greenville County. With this growth, we've had to increase our staff to ensure our members receive the excellent service they deserve.

The second milestone is that we have surpassed \$500 million in assets. Reaching this benchmark elevates Greenville Federal Credit Union from being designated as a "small-sized" credit union to one that is designated as a "medium-sized" credit union. Put simply, this will give the credit union expanded capabilities, as well as new, sophisticated ways to serve our members.

"Everything we do is only possible because of our members and our dedicated staff," credit union President and CEO, Paul Hughes, reflects, "without them, none of this would even be feasible. The credit union's strong and steady growth over nearly

60 years has fueled this need for an expanded space. With over 105 employees, all based in Greenville, we needed to find space that would prioritize the efficiency and collaboration of our growing workforce."

The new 3-story, 12,000-square-foot building will house 30+ employees across multiple departments.

Groundbreaking on the new building will begin later this summer, with completion expected in mid-2027.



BREAKING GROUND IN BEREA



On Monday, April 20th, 2026, Greenville Federal Credit Union held a Groundbreaking Ceremony for its recently announced Berea branch.

In attendance at the event were Greenville County Council Chairman Benton Blount, Greenville City Councilmember Tina Belge, and District Director for Congressman William Timmons, Seth Blanton.

Also in attendance were representatives from the Greenville County School District, SHARE, the Better Business Bureau, CBSI, Greenville Journal, InSouth Magazine, Carolinas Credit Union League, Creative Builders, SHLTR, PMC, as well as credit union board members and staff.

Credit Union SVP of Marketing and Brand Strategy, Catherine James, emceed the event, which saw credit union CEO Paul Hughes, credit union board chair Dana Cowl, credit union COO Brian Sponaugle, VP of Uplifts and Commercial at Creative Builders, David Hughs, and District Director for Congressman William Timmons, Seth Blanton, give thoughtful and inspiring speeches.

Construction is underway on this full-service, state-of-the-art branch, with completion planned for Q1 2027.



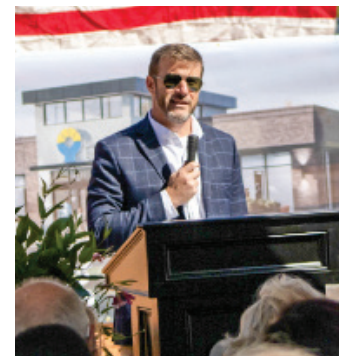
Paul Hughes, CEO



Benton Blount, Chair, County Council District 19



Tina Belge, Councilmember, City of Greenville



Seth Blanton, District Director for Congressman William Timmons

GREENVILLE FEDERAL CREDIT UNION AWARDS SCHOLARSHIPS TO SIX LOCAL GRADUATES

Greenville Federal Credit Union Foundation announced the recipients of its 2025 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:

Katherine Williams - Wade Hampton High School, attending USC

\$1,000 Scholarships:

Elijah McCann - Mauldin High School, attending USC

Alex Woodhouse - Greenville Senior High Academy, attending Wofford

Henrique Shiota Timmers Montandon - Eastside High School, attending USC

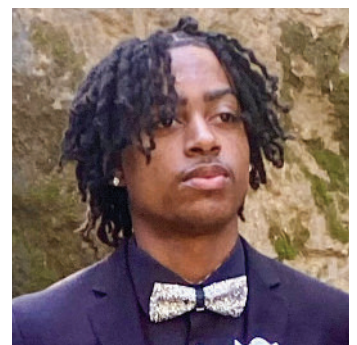
Kaylee Penkowski - Greer High School, attending Greenville Tech

Cesia Tomas - Miguel (Not Pictured) - Berea High School, attending Greenville Tech

We also have two special shoutouts. The first is to **John Jackson**, one of our student members, who will be receiving a \$5,000 scholarship from the Carolinas Credit Union League Foundation. He attends Greer High School and will be attending Claflin University in the fall.

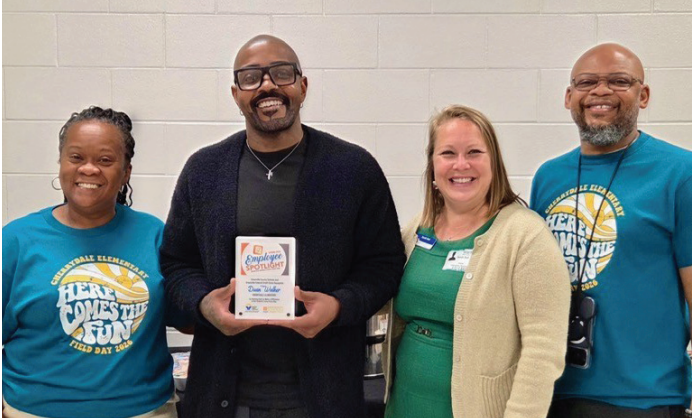
We also want to give special recognition to Kaylee, who served as a Student Specialist at the Branch at Greer High this year.

This is the fifth year of the Greenville Federal Credit Union Foundation's scholarship program. 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 here: <https://www.greenvillefcu.com/foundation>.



Pictured: Katherine Williams, Elijah McCann, Alex Woodhouse, Henrique Shiota, Kaylee Penkowski, and John Jackson

CREDIT UNION SPOTLIGHTS OUTSTANDING GREENVILLE COUNTY SCHOOLS STAFF



This spring the credit union helped recognize ten outstanding Greenville County Schools employees for the 2025-26 GCS Employee Spotlight Program. This program honors staff members across the district who have made significant workplace contributions or accomplishments. Recipients were nominated by fellow Greenville County Schools employees, who provided information about the employee and his or her work ethic. Each honoree was presented with an award during a breakfast celebration at his or her school or department.

- Taylor Foster – Teacher – Southside High School
- Ronald Hanson – AV Technician – Security
- Katelin Hawkins – Teacher – Fountain Inn Elementary
- Kim Mack – Custodian – Bonds Career Center
- Peggy Neel – Director of Speech Services – Special Education
- Kelly Sanderson – Director – Bonds Career Center
- Leigh Anne Terry – Coordinator, High School Alternative Program – Sullivan Center
- Orlando Thomas – Bus Driver – Donaldson Bus Center
- Duan' Walker – School Psychologist – Psychological Services
- Kirk Ward – Transportation Technology Specialist – Transportation Department



CELEBRATING GREENVILLE COUNTY SCHOOLS 2026 EMPLOYEES OF THE YEAR



2026 marks the 23rd year of the Employee Recognition Program that honors all categories of Greenville County Schools' employees, and we were a proud sponsor.

Greenville County Schools announced Employee of the Year Awards in six categories at the Salute to Education Banquet. Greenville Federal Credit Union provided each winner with \$500 and a special award. Each winner's school or department also received \$500 so their peers could share in the honor. Congratulations to these outstanding employees!



Assistant School Administrator of the Year Award

Abby Choplin, Assistant Principal, Blue Ridge High

Abby has been instrumental in Blue Ridge High's distinction as the current top-performing high school in GCS, contributing to the historic academic gains with her exceptional instructional leadership and determination that all students experience great instruction. Abby brings a deep sense of purpose and determination to her work, inspiring those around her with her positivity and perspective. Her principal credits her with

“completely restructuring the school’s instructional identity by overhauling all PLCs and, through her leadership with collaborative planning and coaching.” Equally impactful is Abby’s influence on school culture and student engagement; she has fostered improved student behavior, elevated staff morale, and strengthened a sense of belonging across the school community.



District Professional Employee of the Year

Nancy Fitzer, Assistant to the Superintendent and Liaison to the Board, Administration

Nancy possesses the rare ability to translate complex, technical topics into clear, accessible language, ensuring that all stakeholders—from staff to parents—remain informed and engaged. Her leadership was instrumental in the successful transition from BoardDocs to the new Board of Trustees Portal Platform; by prioritizing transparency, she has fundamentally improved how our community accesses vital resources and district policies. Beyond her technical achievements, she serves as the district’s “guiding light” and a vital resource for the Superintendent and leadership team. Whether she is representing the district at the South Carolina School Boards Association or presenting to local community groups, she carries herself with a composure and ethical rigor that is truly inspiring.



School Administrator of the Year

Dawn Hooker, Principal, Alexander Elementary

Dawn is a transformational leader whose impact reaches far beyond the walls of her school. She has an extraordinary ability to unite staff around a clear and compelling vision, inspiring others to rise to high expectations because they know they are supported, valued, and seen. Through deep instructional expertise and an unwavering belief that all students can achieve, she has elevated academic outcomes for an entire school community while simultaneously building the instructional capacity of her team. Her leadership is marked by resilience, authenticity, and compassion—balancing firm structures with genuine care for people and consistently turning challenges into opportunities for growth. She has revitalized school culture, strengthened teacher retention, and fostered meaningful partnerships with families and community organizations, giving stakeholders a true voice in the life of the school.



School Support Employee of the Year Award

Angie Feltman, Clerk, Sterling School

Angie is the heart behind so much of what makes Sterling School special. In her role as Student Support Clerk, she does far more than her job requires; she sees people, she listens, and she shows up for families in ways that truly change lives. Angie has built a level of trust that makes families feel safe reaching out, knowing they will be met with compassion and care. She is the steady presence behind the scenes, handling countless details so others can do their work, stepping in wherever she's needed, and always remaining calm, positive, and unshakably supportive. Whether she's connecting a family to critical resources, mentoring a student, or simply offering encouragement to a colleague, Angie leads with a servant's heart.

Beat your rate, don't let your rate beat you.

We can help you lower your auto loan rate by up to 1.00% APR*.

*Annual Percentage Rate. See website for details. Federally insured by NCUA.

Apply Now



District Support Employee of the Year

Joyce Harris, Clerk, Benefits Department

Joyce is the picture of exceptional professionalism, ownership, and commitment to excellence. She consistently sets the standard in her role as Benefits Clerk through her attention to detail, strong work ethic, and proactive approach—ensuring tasks are completed accurately and on time while anticipating needs before they arise. Joyce approaches her work with empathy and grace, recognizing that many employees she supports are navigating significant life events, and she balances compassion with accountability to ensure processes move forward effectively. As the central hub of her department, she serves as an “air traffic controller,” skillfully managing, prioritizing, and routing requests with a clear understanding of urgency and compliance requirements. Her leadership was instrumental in implementing online retirement enrollment, improving efficiency, accuracy, and compliance.



Operations Employee of the Year

Charlie Young, Plant Engineer, Taylors Elementary

Charlie exhibits unwavering dedication, loyalty, and hard work. As a model employee, he sets a high standard for professionalism and integrity, inspiring both staff and students alike. Charlie's exemplary conduct extends beyond the workplace. He has camped out on the roof, played “Elf on the Shelf,” and has been honored by the kids by dressing up like him for American Education Week. His patience, kindness, and willingness to go the extra mile make him an invaluable asset to their school and the community. He has involved everyone, including students, in making sure the school stays clean. He created the “Golden” broom and the “Golden” spoon awards to ensure the classrooms and cafeteria are kept clean, and they’re seen as the most coveted awards in the school.



Fraud Alert: Be aware of credit union impersonators.

If you suspect someone who is calling or texting you is not a representative from Greenville Federal Credit Union, do not respond. Hang up and call the credit union.

Ask us for additional prevention tips.

SHOULD YOU REFINANCE YOUR MORTGAGE?



You've probably heard whispers about the benefits of refinancing your mortgage. We're here to tell you that all of the benefits you've heard about are absolutely true. Refinancing your home can translate into huge savings for homeowners.

However, like any financial decision, there are things you should consider before acting. Before you jump into refinancing your home, it's essential to understand the pros and cons of doing so. Depending on your long-term goals, refinancing may or may not be best for you.

Benefits of Refinancing Your Mortgage

Even if you only cut one percentage point from your existing mortgage loan, refinancing can be significantly beneficial for you. Here are a few benefits of refinancing your mortgage.

- **Lower interest rates.** This means lower monthly payments and less interest paid on your home. Over time, that could save you tens of thousands of dollars in interest payments while providing you with lower monthly payments. Take advantage of these monthly savings by boosting your retirement accounts, paying off additional debt, or building your emergency fund.
- **Better terms.** Most people not only change their interest rates when refinancing but also negotiate much better terms as well. These include the type of mortgage and loan terms (length of mortgage).

- **Shorter loan.** When refinancing your mortgage, you have the option to reduce the length of your loan. By obtaining a lower interest rate, you may be able to shorten your loan while keeping your new payments the same as your current payments. This will help you pay off your loan faster, build equity quicker, and save thousands of dollars in interest.

The financial benefits of refinancing your home are significant. However, before you decide you're ready to make your move today, it is wise to explore a few potential drawbacks of refinancing as well.

Considerations Before Refinancing Your Mortgage

There is no denying the fact that current low interest rates are attractive for people with mortgages. Some homeowners with older loans can enjoy substantial savings by refinancing. But there are some situations in which refinancing your mortgage is not the best choice.

Closing Costs

When refinancing your mortgage, you will be required to pay closing costs and other fees. While these expenses will be lower than when you initially bought your home, they are still significant. Many lenders will provide you with the option of rolling your closing costs into the new loan, depending on your available equity levels.

Should You Refinance Your Mortgage continued.

The reason closing costs are lower when you refinance your home is due to your escrow account. If you're like most borrowers, your existing mortgage provider places a portion of your monthly payment into an escrow account to cover your property taxes and homeowner's insurance. Since this money is already paid into your escrow account, you will not need to pre-pay it, as you did when you first bought your home. The funds will be refunded to you from your existing mortgage provider and can be applied directly to your new mortgage escrow account, if necessary.

Time

Ultimately, you will have to decide if refinancing is worth your while. Depending on your anticipated closing costs and the amount of time you expect to be in your home, any savings you may net from refinancing your mortgage may be a wash.

Let's review a quick example of how you could analyze your savings by refinancing your home.

- Imagine you refinance your home and save **\$250 per month** on your mortgage payment. Your closing costs, due upfront, are **\$5,000**. It would take you **20 months** to break even on refinancing (**\$5,000 / \$250**).
- If you plan to sell your home within two years, it may not be in your best interest to refinance. On the other hand, if you plan to stay in your home long-term, refinancing is an excellent financial strategy.

It's important to examine all sides of the issue when making significant financial decisions, such as refinancing your mortgage. If you are considering refinancing your mortgage, [use the handy "Time to Refinance?" calculator on our mortgage page.](#)

We're Here to Help!

Refinancing your mortgage with today's rates may be one of the best financial moves you ever make. However, it's crucial to understand your options and the financial benefits thoroughly.

Our Mortgage Team is ready to answer all your questions, [review your refinance options](#), and help you make the best decision for you and your family. Please stop by one of our convenient branch locations or give us a call at 800.336.6309 to get started 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.

Did you know?

If you have an Adjustable-Rate Mortgage (ARM) with Greenville Federal Credit Union, you can ask for your rate to be modified to the lowest interest rate that we offer for your credit score bracket. You can ask for this modification at any time in a 2 Year ARM, and in the first five years of a 5/1 Year ARM.

This can be done for a fee of 0.75% of the principal balance at the time of modification, which can be paid out of pocket or rolled into the loan. This rate modification will reset the adjustment period of your mortgage, so you will keep that rate for the next two or five years.

Ask to speak to a mortgage team representative for assistance.

There's no place like home.



*Private mortgage insurance. Loan to value. +See website for details, limited time offer.



No PMI* required, unless you borrow over 90% LTV.+

Learn more at greenvillefcu.com or visit any branch to get started.



Greenville Federal Credit Union

Join and prosper.®

CREDIT UNION TO AWARD 20 TEACHER GRANTS IN AUGUST

Greenville Federal Credit Union will award 20, \$500 grants to Greenville County Schools teachers in August. The grant program is designed to help teachers fund projects or needs within their classrooms for the 2026-27 school year.

The Teacher Grants application is currently open online and will close July 31, 2026. 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

CALLING ALL TEACHERS

Grant application deadline is July 31. **APPLY ONLINE**

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.

Offering solutions for your business.

Treasury Management and Merchant Services

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- ACH Transactions
- Remote Deposit Capture

Talk to a Treasury Management Specialist to get started.



Greenville Federal Credit Union

Join and prosper.®

800.336.6309

greenvillefcu.com

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

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

FRAUD PREVENTION: DON'T GET TRICKED INTO BECOMING A MONEY MULE.

You may have heard the term before, but you might not know what this scam entails.

One sign of a Money Mule scam is when someone sends you money and then asks you to send it to someone else.

This should give you pause, as this could be a Money Mule scam. A Money Mule is a person scammers use to transfer stolen money by getting you to buy gift cards, wire money, or withdraw cash from your personal account.

Scammers might recruit you through online job ads, prize offers, or dating websites. Or they may ask you to do it as a “favor” for a distant relative or acquaintance.

Of course, they aren't going to tell you the money is stolen, and they will lie about the reason for sending it. If you share your account information with them, they may misuse it, and you could even get into legal trouble.



How to Avoid a Money Mule Scam

- Never use your own bank account or open one in your name to transfer money for an employer.
- Never pay to collect a prize or move any money out of your “winnings.”
- Never send money to an online love interest, even if he or she sends you a check first.

Learn more here: www.fbi.gov

See what are members are saying about us.

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



“I highly recommend Greenville Federal Credit Union as your primary financial institution.”

– Melissa Botsoe, Sunbelt Human Advancement Resources



“Greenville Federal Credit Union is easy to talk to and straight to the point.”

– Preston Argo, Member



#ILoveMyCreditUnion

July 31, 2026



Notice of Change in Terms of your Membership Agreement and Disclosures 7/1/2026.

The credit union revised your Membership Account Agreement and Disclosures due to the rapidly evolving technologies and related issues, rampant fraudulent activities, burdensome regulatory requirements, and litigation exposure. Please read the whole of your Agreement which can be found on our website. We will provide you a printed copy, if you wish, by contacting the credit union at a branch office or by telephone at 800.336.6309, or by mailing us your request. While minor verbiage changes may occur throughout the agreement, this Change of Terms notice indicates additions or substantial changes that are taking effect. This change takes effect 45 days after 07/01/2026, when this Change of Terms notice is provided to all members. The section below is a summary of changes. Please read the entire agreement and updated section for specific details.

Early Pay Service: Early Pay Service may make certain ACH direct deposits—such as payroll, pension, or government benefits—available up to one or two business days early, but it is not guaranteed and can vary or be discontinued at any time. Even if funds appear in your available balance early, dividends do not begin accruing until the credit union actually receives the deposit, and if the deposit is later reversed or not collected, the credit union can remove those funds from your account, even if that causes an overdraft.

Fee Schedule: The fee schedule has been updated to reflect a \$25 fee for closing a membership within the first six (6) months of opening the membership..

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
July 1, 2026

SAVINGS RATE SCHEDULE

		APR ¹
Visa	Signature ¹¹ (quarterly variable)	14.74%
	Platinum	12.74% or 17.74%
	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	3.74%
	48 months or less as low as	3.99%
	60 months or less as low as	3.99%
	72 months or less as low as	4.99%
	84 months or less as low as	5.49%
Used Vehicle (more than two years old and more than 30,000 miles) or New Motorcycle	48 months or less as low as	4.99%
	60 months or less as low as	5.24%
	72 months or less as low as	5.74%
	84 months or less as low as	6.99%
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	5.00%
	5/1-ARM as low as	5.375%
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.

	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%
15 month special - New Money or CD Renewal	3.94%	4.00%
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%
31 month - New Money or CD Renewal	3.94%	4.00%
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%
15 month special - New Money or CD Renewal	3.94%	4.00%
18 month	3.20%	3.24%
24 month	3.25%	3.29%
30 month	3.20%	3.24%
31 month - New Money or CD Renewal	3.94%	4.00%
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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