MONEYCLIPS

FALL 2026

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GREENVILLE FEDERAL CREDIT UNION

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

Greenville Federal Credit Union

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IMPORTANT DATES.

Holiday Closings

Columbus Day
October 12

Veterans Day
November 11

Thanksgiving Day
November 26

Christmas Eve
December 24
Closed at 2:00 PM

Christmas Day
December 25

New Year's Day
January 1

PRESIDENT'S COLUMN

The importance of community stewardship

As we wind down 2026 and enter the holiday season, you begin to recognize that there are members of our community in need. Affordability is under tremendous pressure with higher gas prices, home energy costs, and higher food prices. To help those less fortunate, the credit union will focus on two major initiatives.

Beginning in late October, the credit union will collect non-perishable food items to benefit Harvest Hope Food Bank. The credit union is combatting food insecurity, and this directly impacts the lives of local children, seniors, and their families. Did you know that 1 in 8 people do not have enough to eat? We hope that you will consider helping us as we support Greenville through giving. If you are able, please bring donations to any branch of Greenville Federal Credit Union during normal operating hours.

In December, we will kick off our second initiative, where we will be providing local families with Christmas presents through a Christmas Wish List program. This important effort helps limit the number of Greenville children who won't have anything under their tree. We can make a big difference and have been doing so for over 15 years!

As we reflect on the many blessings we have been given, please remember those who are struggling and need assistance. Your credit union will be doing its part but know that we cannot do it without your help. Let's come together to support our community and make a real difference in people's lives.

Thank you.

Paul Hughes

President and CEO,
Greenville Federal Credit Union

Thank you to all of our members for making us so amazing!

WE ARE BEREA

To us, Berea isn't just a new branch in a new part of town. It's an integral part of the Greenville community where our roots run deep. We want to introduce you to some of our staff members who have connections to Berea. From building a family to growing up in a tight-knit community, get to know why our employees love Berea.

"What truly makes Berea, is its people."

Nisha Talley Nicholson, VP of Branch Services:

My connection to Berea is a personal one. I've lived in the Berea community since December 2015, and during that time I've built my life here. I got married, grew my family, and have raised my children in this community. I have two sons, ages 15 and 8, and had the privilege of cheering on my bonus son while he played football for Berea High School.

Both of my sons attended Duncan Chapel Elementary, which played a significant role in shaping their early years. Over the last decade, I've had the opportunity to watch Berea continue to grow while still maintaining the close-knit, community-focused spirit that makes it special.

What truly makes Berea, though, is its people. The employees at Dollar General know my son by name. You can always count on Big Clock of Berea to be open when you need it, whether it's late at night or a holiday. Capri's has been a lifesaver with their weekly meal preps during those busy weeks when cooking just isn't in the cards. And knowing that first responders are never far away brings an added sense of comfort and security. These are the kinds of everyday connections that make Berea feel like home.

Opening a branch in Berea means so much because it's an opportunity to invest in and support a community that has given so much to my family over the years. I've experienced firsthand the sense of connection, pride, and support that exists here. Being able to watch Greenville Federal Credit Union become part of that story and provide financial services to the people who make Berea so special is incredibly meaningful. I'm excited to witness this new chapter unfold in real time and see the positive impact it will have on the community I proudly call home.

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"I'll always be proud to call myself a Bulldog."

Chris Holman, VP of Consumer Lending Services:

Berea is more than just a community to me; it's home. I grew up here, from making memories with my family to growing lifelong friendships; I'll always be proud to call myself a Bulldog. I've watched Berea grow and evolve, and I'm excited to see what the future holds for this special area of Greenville.

That's why opening a branch here means so much to me. I'm excited that we'll have an opportunity to serve the people and families of Berea and be part of the continued growth and financial prosperity of this community. The credit union difference is about more than banking; it's about being a supporting hand, building relationships, and helping change lives for the better.

To have the opportunity to bring that difference to a community that helped shape who I am is incredibly meaningful. I'm proud of where I'm from, excited about where Berea is going, and excited about the role we can play in its future.

"To me, Berea means home."

Brittany Small, Contact Center Supervisor:

To me, Berea means home. I have lived in the Berea community my entire life, and it is a place that is truly special. Berea is rich in culture and diversity, and the sense of connection among the people who live here is something that makes our community unique.

Having a branch in the Berea area will be of tremendous benefit to our members. While there are other financial institutions nearby, they may not always be convenient or provide the same level of personalized service our members value. Opening a branch in Berea will allow us to better serve the community, strengthen relationships with our existing members, and build deeper connections with our growing Hispanic community.

I believe this new branch will create greater accessibility, enhance the member experience, and provide opportunities to welcome new members while continuing to support the community that so many of us proudly call home.

"Berea holds a special place in my heart."

Chris Medina, Greer Branch Manager:

Berea holds a special place in my heart. I lived in the community for more than 10 years and spent several years working in retail and education, where I had the opportunity to build meaningful relationships, especially within the Hispanic community. With my family still in the area, I remain closely connected to Berea and continue to support its local businesses.

Opening a branch in Berea means having the opportunity to promote financial literacy, support financial well-being, and make a positive difference in a community that means so much to me. I'm excited to help introduce more individuals and families to the credit union difference and the opportunities it can provide.

Skip-a-Pay

LOAN PAYMENT DEFERRAL

Greenville Federal Credit Union

SKIP-A-PAY

It's easy to feel stretched during the holidays when the bills for all the parties, travel, and gift giving come due. Give your wallet more breathing room by skipping your next loan payment.

To request your payment deferral, log in to your online account and submit a Skip-a-Pay request form. You can also visit any branch or call the Contact Center at 800.336.6309 for assistance. There is a $30 fee per loan, per request. The fee will be added to the loan balance.

Visit **www.greenvillefcu.com/skip-a-pay** for program details.

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

greenvillefcu.com

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*.

Apply Now

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

NCUA

Offering solutions for your business.

NCUA

Treasury Management and Merchant Services

- Wire Transfers
- ACH Transactions
- Remote Deposit Capture

Talk to a Treasury Management Specialist to get started.

Greenville Federal Credit Union

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Commercial membership eligibility rules apply. See website for details.
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THE CREDIT UNION CELEBRATES THE TEACHER OF THE YEAR, AND HONORS TWO EMERGING TEACHERS OF THE YEAR

Pictured: Award recipient Mary Grace Carleson with Superintendent Dr. Burke Royster

On August 6th, we attended the Greenville County Schools Teacher of the Year breakfast, where Carolina High School teacher Mary Grace Carlson was named the 2026-2027 Teacher of the Year!

Hearing Mary Grace's story was truly inspiring, and we couldn't be prouder of her and her accomplishments.

Staying true to our roots, we love sponsoring programs like the Teacher of the Year because we know our dedicated teachers are shaping the future of our community by instilling knowledge and kindness in younger generations.

Congratulations again, Mary Grace, and congratulations to all of the finalists!

Pictured: Award recipient Lori Foley with Superintendent Dr. Burke Royster and credit union COO Brian Sponaugle

Pictured: Award recipient Lia Winters with Superintendent Dr. Burke Royster and credit union COO Brian Sponaugle

Alongside Greenville County Schools, we announced the winners of the 2026-27 Greenville County Schools Emerging Teachers of the Year Awards.

The Emerging Teachers of the Year Program, sponsored by Greenville Federal Credit Union, recognizes two second- or third-year teachers for outstanding performance. The 2026-27 Emerging Teachers of the Year are Lisa Winters, a special education teacher at Berea Elementary School, and Lori Foley, a physical education teacher at Carolina High School. Superintendent Dr. Burke Royster and credit union COO Brian Sponaugle presented both teachers with awards and prizes during the Teacher of the Year breakfast. Each winner received $500, a crystal award, and $500 for their school. Congratulations to these outstanding teachers!

GREENVILLE FEDERAL CREDIT UNION AWARDS 20 GRANTS TO LOCAL TEACHERS

After a record number of applications (over 450), we are proud to announce the recipients of the 2026 Greenville Federal Credit Union Foundation Teacher Grants. Each application is graded by a dedicated group of staff members using a thorough rubric. This year saw a wide breadth of proposals, from social and emotional learning to funding field trips, and everything in between. In total, 96 departments were represented districtwide, including elementary schools, middle schools, high schools, administrative officials, child development centers, and food and nutrition services. We thank each one of you for your submissions.

Pictured: Cameron Johnson, A.J. Whittenberg Elementary

The 2026 Greenville Federal Credit Union Foundation Teacher Grant recipients are:

- **Deborah Ezell – Blue Ridge High School** – A student-run native species garden
- **Laura Griner – Dr. Phinnize Fisher Middle School** – An all-school maker space in the library to foster creativity
- **Raya Martinez – Berea Middle School** – An archaeology lab that will help teach history and geography
- **Michael Chapman – Golden Strip Career Center** – AED training kits for medical students
- **Autumn Cline – Bell's Crossing** – The start of the Kindness Crew to help new students feel welcome
- **Sarah Miller – Greer High School** – A set of calculators for her SPED class
- **Amber Ruiz – Berea High School** – A clay roller for her art students' ceramic projects
- **Karen Street – Northwest Crescent Child Development Center** – A Gross Motor Lab to help students with physical handicaps
- **Molly Withington – Alexander Elementary School** – Speech Manipulatives for her classroom
- **Mark Danielson – Paul Dunbar Child Development Center** – An interactive program for students to take books home and read with their parents
- **Santana Saldivar – Paris Elementary School** – New gym mats for her PE classes
- **Cora Land – Armstrong Elementary** – Coding and Robotics kits for interested students
- **Courtney Russo – Districtwide** – An audiology library for all schools, giving representation to students with special needs
- **Jonathan Harris – Ralph Chandler Middle School** – The upkeep of musical instruments
- **Suzanne Terry – Wade Hampton High School** – Burettes for her chemistry classes

The Greenville Federal Credit Union Foundation was created out of a desire and passion to help our community and its members thrive. We accomplish this by providing grants, scholarships, and other funding for individuals, non-profits, and community-based programs, with a primary focus on youth, education, and the faculty and staff of the Greenville County School System.

This is the fifth year the foundation has awarded teacher grants. Over the grant program's lifespan, 90 grants have been funded at almost $50,000. The inaugural year for teacher grants, only 79 applications were received. Compare that to the almost 500 applications received this year; the growth is astounding.

With each passing year, the field becomes increasingly competitive. We urge all teachers and staff to keep applying; you never know when it'll be your year.

APPLICATIONS OPEN FOR THE 2027 GREENVILLE FEDERAL CREDIT UNION FOUNDATION SCHOLARSHIPS

Greenville Federal Credit Union announced it will award six scholarships to Greenville County Schools graduating seniors in the spring of 2027. The scholarships will be awarded to eligible graduating high school seniors to help fund their first year of college or technical school. One $5,000 needs-based scholarship and five $2,000 scholarships will be awarded. The scholarship application opens **October 1, 2025**, online, and closes on **February 1, 2027**. Winners will be announced in April 2026.

To qualify for a scholarship, applicants must:

- Be enrolled at a Greenville County School District school
- Possess a 3.0 GPA or above on a 4-point (non-weighted) scale
- Be a Greenville Federal Credit Union member in good standing
- Be a high school senior accepted on a full-time basis at a college or technical school in the upcoming year

The scholarships are awarded by the Greenville Federal Credit Union Foundation, which exists to promote local prosperity by providing grants, educational scholarships, and other funding support for individuals and non-profit, community-based programs within Greenville County, SC. It relies on financial support from the credit union and on donations from members, business partners, and the public. Funding is managed through a charitable donation account by the credit union's philanthropic partner, Carolina's Credit Union Foundation, a 501(c)(3), grant-making public foundation supported by the credit union system in the Carolinas.

For more information about the Greenville Federal Credit Union Foundation and Scholarships, visit https://greenvillefcu.com/about/greenville-federal-credit-union-foundation.

VISA Gift Shopping Made Easy

Visa® Gift Card Greenville Federal Credit Union Visa Gift Cards are the perfect gift that can be used anywhere Visa is accepted. Once issued, a Visa Gift Card can be used with no activation required. And you can choose the amount that's just right for the gift you are giving.

Regal Cinemas Movie Tickets One of the many benefits membership in the credit union offers is discounted tickets for admission to movies. Tickets may be purchased at any branch for significantly less than the advertised prices at these participating venues.

Gift cards are issued by MetaBank, a federal savings association, pursuant to a license from VISA U.S.A. Inc.

THANKS AND GIVING FOOD DRIVE, OCTOBER 26TH – NOVEMBER 20TH

Since last year was such a success, we have decided that this year we will once again extend the dates of our Thanks and Giving Food Drive. For 2026, the dates are October 26th – November 20th. As in years past, we will give all donations to Harvest Hope, South Carolina's largest food bank. During regular business hours, the public is invited to drop off non-perishable food and pantry items at any of the credit union's four branch locations. All items will be collected and delivered to Harvest Hope's Greenville Branch.

With the economy in flux, families continue to feel the pressure of inflation in their grocery bills. "As we head into the season marked by food and celebration, we want to show our gratitude by sharing what we have with the most vulnerable in our community," said Paul Hughes, President of Greenville Federal Credit Union. Rallying our credit union members, employees, and community to support those with food insecurity is especially meaningful this time of year. "A food drive is a simple way we can make a big impact for those in need. Dropping off a couple of extra cans from your pantry or your next grocery run can mean a meal for a hungry family."

Currently, the most needed items are:

- **Canned goods**
- **Dry Beans**
- **Mac and Cheese**
- **Paper Goods**
- **Peanut Butter**

No glass containers, please.

Donations will be collected from **October 26th – November 20th** during regular business hours at the following credit union locations:

3375 Pelham Rd., Greenville, SC 29615

1501 Wade Hampton Blvd., Greenville, SC 29609

107 W. Church St., Greer, SC 29650

142 Tanner Rd., Greenville, SC 29607

The credit union's two High School branches – The Branch at Greenville High and The Branch at Greer High – will also host food drives within their respective schools during the same time frame. Students and staff can drop off items during lunch.

CREDIT UNION'S 58TH ANNUAL MEETING

The credit union's 58th Annual Meeting was held at the Greenville Embassy Suites on Thursday, July 23, 2026. This year's agenda included a review of 2025 financials, remarks made by the President and several board members, and the giveaway of some fabulous door prizes.

The meeting also included the re-election of board members Steve Holcombe, Randolyn Harmon, and Rex Rodrigue. Dr. Holcombe and Ms. Harmon will serve three-year terms, and Mr. Rodrigue will fill the seat of Mary Gardner for one year.

Thank you to all who attended and participated in the 58th Annual Meeting. Your involvement is a testament to the credit union difference and the importance of member ownership. We thank the staff of the Embassy Suites for hosting the event and helping to make this year's Annual Meeting a success

AVOID SCAMS POSING AS GREENVILLE FEDERAL CREDIT UNION

We frequently and routinely communicate with our members regarding transactions, account activity, security alerts, and other important matters. However, scammers know this, and they know that a message involving your money is likely to get your attention.

That's why fraudsters may create telephone calls, text messages, or emails that appear to come directly from us. They may even know personal information about you or make your financial institution's real telephone number appear on caller ID.

The safest approach is not to decide whether a message "looks real." If an unexpected communication asks you to act involving your money, account, or personal information, independently verify it through a channel you already trust.

- **Don't Rely on Caller ID**

A caller may appear to be calling from your bank or credit union's actual telephone number. The institution's name may even appear on your screen.

Caller ID can be spoofed, so the displayed name or number does not prove who is calling.

If an unexpected caller raises a concern about your account, end the call and contact your financial institution yourself.

- **Don't Rely on What the Caller Knows About You**

A scammer may know your:

- Name
- Address
- Telephone number
- Email address
- Financial institution's name
- Last four digits of an account or card
- Other personal information

Information can be obtained through data breaches, compromised accounts, social media, public records, and previous scams.

Knowing information about you does not prove that someone works for your financial institution.

- **Contact Your Financial Institution Yourself**

Continued p.12

If you are unsure whether communication is legitimate, independently contact us.

Use:

- The telephone number printed on the back of your debit or credit card
- A telephone number on a trusted account statement
- The financial institution's official mobile app
- A website address you already know or have bookmarked

Do not use a telephone number or link from the suspicious communication you are trying to verify.

- **Protect Your Online Banking Credentials**

Do not provide your online banking username, password, or PIN to someone who unexpectedly contacts you.

If you believe there is a legitimate account problem, contact your financial institution independently.

- **Never Give Another Person Your Verification Code**

A one-time verification or authentication code may be sent to you when someone attempts to sign in, reset a password, or perform another protected account action.

- **Be Cautious with Links in Texts and Emails**

A message may direct you to a website that looks like your financial institution's normal login page.

Instead of using an unexpected link:

- Open our official app
- Use a bookmark you previously created
- Type a website address you already know
- Contact your bank or credit union independently

You are allowed to stop a financial transaction and verify what is happening.

Five Steps to Verify Before You Act

1. **Stop. Do not allow urgency to force an immediate decision.**
2. **Do not use the link or telephone number provided.**
3. **Open your financial institution's official app or use contact information you already trust.**
4. **Ask whether the alert, transaction, or request is legitimate.**
5. **Only take action after you have independently confirmed what is happening.**

See what our members are saying about us.

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

"Greenville Federal Credit Union has helped me expand my business."

– Pamela Williams, President, Respect Ya-Self

"I've had fantastic experiences with Greenville Federal Credit Union."

– Brandi Campbell, Lakeview Middle School Teacher

LOAN RATE SCHEDULE

Effective October 1, 2026

		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	4.49%
	48 months or less as low as	4.74%
	60 months or less as low as	4.74%
	72 months or less as low as	5.74%
	84 months or less as low as	6.24%
Used Vehicle (more than two years old and more than 30,000 miles) or New Motorcycle	48 months or less as low as	5.74%
	60 months or less as low as	5.99%
	72 months or less as low as	6.49%
	84 months or less as low as	7.74%
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	6.917%
	5/1-ARM as low as	6.783%
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

[1]Annual Percentage Rate (APR) is subject to credit approval and can change without notice. [2]Personal loan margin will be determined based upon a combination of credit scores provided through Equifax, Inc. The quarterly Index will be the Wall Street Journal's published prime rate as of the 15th day of December, March, June, and September and any subsequent rate change will occur on the first of the following months. The minimum Index value used will be 5.99%. [3]The Index each quarter is based upon the highest dividend rate paid on regular shares rounded up to the next even quarter percent. The minimum Index value used will be 2%. [4]Certificate loans use the certificate dividend rate rounded up to the next even quarter percent as the Index. The minimum Index value used will be 2%. [5,6]Our definition of New and Used vehicles expands your financing opportunities; please contact a Loan Officer for details. Your rate will be determined using a combination of credit scores provided through Equifax, Inc. [7,8,9,10]Real property must be located in the state of South Carolina. Your rate will be determined by the original term of the loan and/or original loan-to-value percentage. [11]Mobile home must be located in the state of South Carolina. Your rate will be determined by the original term of the loan and original loan-to-value. Other restrictions apply based upon the specific loan type requested. [12]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. [13]Unit age no older than 10 model-years.

EQUAL HOUSING LENDER

NCUA

SAVINGS RATE SCHEDULE

Regular Share Savings	Rate	APY*
<$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 $49,999.99	1.00%	1.00%
>=$50,000 to $99,999.99	1.25%	1.26%
>=$100,000 to $199,999.99	1.75%	1.76%
>=$200,000 to $299,999.99	2.25%	2.27%
>=$300,000 to $399,999.99	2.50%	2.53%
>=$400,000 to $499,999.99	2.75%	2.78%
> $500,000	3.00%	3.04%
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%
14 month special - New Money or CD Renewal	4.38%	4.45%
18 month	3.20%	3.24%
24 month	3.25%	3.29%
28 month - Liquid CD**	3.70%	3.75%
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%
14 month special - New Money or CD Renewal	4.38%	4.45%
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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