

CEO Message

I am excited to share with you how GMFCU has done in 2023 and some of our plans for 2024 and beyond!

Your Team continues to grow and evolve as we expand our footprint into our new counties. You will likely see some new faces at our Offices. GMFCU has added new positions as well as promoted some of our existing staff. The Team is becoming more efficient every day in their roles to assist with your financial needs.

GMFCU continues to add new products and services to enhance your Banking experience. Here is a small list of upgrades we have made Online Banking Credit Score, Payments Online, Early Deposit Feature, Mortgages, P2P, A2A, Financial Literacy on our Website, Virtual Loan Closings / E-signing, Account opening online, QR Codes with Chat/Text/Video options, Ninety-Six High School Branch and, Reality of Money Event reaching the GLEAMNS Community Schools.

If you haven't downloaded our Mobile App for your Apple or Android phone, please do so and give it a try. You can find it in your App store under Greenwood Municipal Federal Credit Union or GMFCU.

There are exciting new things coming as we end 2023 and begin 2024!! We will be opening more ATM's nationwide in early 2024. GMFCU will continue to post information on our Website, Facebook, and in our offices regarding any upgrades.

The staff has been and will continue to look for ways to better your experience as a Member/Owner of this organization. We will do our BEST to exceed your expectation in all we do.

There will be opportunity for you to volunteer on our Board of Directors for 2024. Please consider being part of this exciting time for your Financial Institution.

Our mission as your Credit Union is: **"To radically impact the lives of our Members and the Communities we serve with Trust, Respect, and Unity!"**

Thank you for being Our Member!!
Wishing you a Happy New Year!!


Philip Heinlen, CEO



WELCOME

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Board Elections - Let your voice be heard!!!

Credit Unions distinguish themselves from other financial institutions in many ways, but one of the most basic arises from the fact that we are governed by our membership.

This year there are four seats on the Board of Directors and Supervisory Committee that are up for election by the membership in accordance with Greenwood Municipal Federal Credit Union. Please contact Billy Morgan if you would like to serve at bmorgan@greenwoodsc.gov.

Votes will take place at our Annual Meeting on Tuesday, March 19th at Harris Baptist Church.

Reality of Money

The Reality of Money is an interactive financial education simulation designed for students in ninth through 12th grade. Students learn, as they participate, about the impact their choices make in their budget and lifestyle, as they are "transformed" into wage earning, bill paying and financially independent young adults.

The Reality of Money participants each received job and income profiles prior to the beginning of the exercise. Each student then visited a series of booths that simulate real-life spending decisions, including housing, transportation, food, entertainment, and healthcare insurance. In addition, a special "stuff happens" booth included a series of everyday, random situations adults may encounter, including traffic tickets, an unexpected medical expense, or even an unexpected monetary gift from a relative.

The objective of the exercise is to teach students about the importance of budgeting and making good life choices. There's another lesson that even parents can appreciate: many students report a greater appreciation of the struggles their parents face each day.

The Reality of Money event demonstrates Greenwood Municipal Federal Credit Union's commitment to the surrounding counties and to provide a worthwhile financial lesson to future generations.



Online Banking Features

We take pride in our ability to provide a range of services to our members through our online and mobile banking platforms. Some of the many features we offer include Remote Check Deposit, A2A and P2P transfers, MiniBranch, Credit Score Checker, Early Deposit capabilities, A Loan Payment Portal, Bill Pay, and much more! Ask us or give us a call today!

Save the Date!!!

Our Annual Meeting will be held Tuesday, March 19th at Harris Baptist Church. Please stop by one of our two locations to receive your tickets.

We will start giving tickets out on February 1, 2024.
****While supplies last****

E-Statements

At Greenwood Municipal, we offer our members the option to receive e-statements. We believe this is the most efficient, cost-effective, and straightforward method to deliver statements to our members.

By choosing e-statements, members can access their account information quickly and easily from anywhere with an internet connection. They also have the ability to download and save their statements for future reference. Additionally, e-statements are environmentally friendly, as they eliminate the need for paper statements and reduce our carbon footprint.

Signing up for e-statements is easy and can be done online through our website or by contacting our team. Members who enroll in e-statements will receive an email notification each month when their statement is ready for viewing. Members may also view their previous statements on their Online or Mobile Banking.

At Greenwood Municipal, we are committed to providing our members with innovative and convenient solutions to meet their banking needs. If you haven't already, we encourage you to sign up for e-statements today and experience the benefits for yourself.



NEED TO SKIP A PAYMENT?

We've Got You Covered!

The holiday season is just around the corner, and sometimes, unforeseen events can make it tough to keep up with payments. If you're in a situation where you need to skip a loan payment, don't worry - there is support available! We offer skip-a-pay in office and now on your online banking as well as on your mobile app!