

Proudly serving our members  
for 70 years

 since 1948

**Greenwood**  
Credit Union



70<sup>th</sup>  
Anniversary

## Walk in and Make a Loan Payment at over 5,000 Branches – Nationwide!



Did you know that Greenwood has over 5,000 shared branching partners across the US where you can walk in and bank, just as if you were in our branch? Make loan payments, check accounts, deposit checks, make withdrawals and more, quickly and easily, at any of

these locations. Just download the CO-OP Shared Branch App or go to [greenwoodcu.org](http://greenwoodcu.org) to find the one near to where you are – or will be – and bring your Greenwood account number and valid photo ID to make your transaction. It's easy!



## Take a Month Off – On Us!



**Apply for Skip-A-Pay**  
on your Greenwood CU Auto or Personal loan and put extra cash in your pocket for more fun! For more information, select Skip-A-Pay under the Members Resources tab on our homepage.

## Carrying A Balance? We Can Lighten Your Load!

### Transfer Your Balance To Our Card – And SAVE!

Avoid all the gimmicky come-ons and phony intro rates that skyrocket fast! Get the card that really is as-good-as-gold!

Apply online at [greenwoodcu.org](http://greenwoodcu.org),  
or just stop by.

\*APR=Annual Percentage Rate. 25-day grace period, 3% of balance payment, \$10,000 max line, and no annual fee. Qualification restrictions apply. Terms and conditions subject to change without notice.

GCU  
VISA® Gold  
Credit Card  
only  
**9.90%**  
APR\*



**No Balance Transfer Fees    No Annual Fee**  
**Great Low Rate!**

## President's Message

After 70 years, certainly a lot has changed. A handful of television channels has morphed into hundreds. Air travel is now widely accessible. Not only do all families have a car, but most have at least two. People go to ball games at night. And then, of course, there is the entire online world. But while most things have been updated, in many ways service and personal attention have often suffered.

At Greenwood, we hope you will agree this is not the case. While we're always working hard to maintain the latest and most effective products and services, including offering great rates, state-of-the-art technology and easy access to your accounts, we have worked equally hard to maintain the same honest, caring, and attentive service that we began with way back in 1948. While we look to offer the most modern banking available, when it comes to service, we still do it the old fashion way.

I invite you to take a moment or two and look through this newsletter. Included this month are some great offers to help make your summer more fun, as well as some security updates you'll want to know about. As always, if you have any questions about any promotions or anything going on at your credit union, please don't hesitate to give us a call. At Greenwood, our members always come first, and we always like to hear from you. Have a great summer! 🌿



*Frederick Reinhardt, President and CEO*

## Greenwood Credit Union Members Get Exclusive Discounts from



Greenwood Credit Union knows your home is a big investment, and we already help you save on mortgages and home loans. Now with the Love My Credit Union Rewards program, you can save even more on products and services you use every day. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ \$100 cash reward with every new line switched to **Sprint!** Current customers will receive \$50 for every line transferred. Plus, a \$50 loyalty reward every year for every line!\*
- ♥ Get an exclusive smoke communicator and a \$100 gift card with **NEW ADT** monitored home security system. Call 844-703-0123 to activate this special offer through the Love My Credit Union Rewards program.
- ♥ Get trusted protection at true savings with **TruStage Auto & Home Insurance Program.**
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop.**

**To find out more and learn about other valuable discounts, visit our website or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). You get all these offers and discounts just for being a member of Greenwood Credit Union.**

\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards). Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.



## USE SECURLOCK FOR YOUR GREENWOOD DEBIT CARD AND NEVER WORRY ABOUT FRAUD AGAIN!



Now there's a way to lock your card and lock out fraud! SecurLOCK Equip is a new mobile app that allows you to control how, when and where your Greenwood CU Debit Card is used. It's a simple and secure way to manage and monitor your payment transaction activity. SecurLOCK Equip can help keep your card safe and provide instant notifications whenever your card is used.

**Just download the app, register your card – and you're on your way to a more secure way to pay!**

## Fingerprint Sign-On Makes Greenwood Mobile Banking Even Easier!



Already one of the easiest, most convenient ways to bank, Greenwood mobile banking now features fingerprint sign on technology that allows you to just tap the app and bank! Set up your phone today!

## Well-Focused on Your Financial Well-Being:

### GCU Wealth Advisors Social Security Seminar a Big Success!

Thanks to all who attended this great event. Attendees walked away with real meaningful information and were able to have many questions answered. Even if you didn't make it, you can still meet personally with our wealth advisor **Steve Volpe** for guidance on financial planning, investing and retirement. Just reach out by phone 401-562-2743 or email [Stephen.Volpe@cunamutual.com](mailto:Stephen.Volpe@cunamutual.com).

#### UPCOMING FREE SEMINARS

**Tuesday, August 28 at 5:15pm** Income for Life (Retirement income to last a lifetime)

**Thursday, October 25 at 5:30pm** The Return of Conservative Investing  
(How to use CD's and Annuities to get back on track)

*RSVP to Kate Testa at 401-562-2741 or email [ktesta@greenwoodcu.org](mailto:ktesta@greenwoodcu.org)*



Investments • Retirement • Insurance

GCU Wealth Advisors are registered representatives of CUNA Brokerage Services, Inc. Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution CUNA is a registered broker/dealer in all fifty states of the United States of America.



**GCU**  
*in the*  
**Community**



*Food Drive in  
Over-Drive!*

We are collecting non-perishable food donations in our lobby through August to benefit the Rhode Island Community Food Bank. Please consider donating, as need is high this time of year and other donations taper off.



*70th Anniversary Celebration*

**Thursday, September 13, 2018 at 10:30 am** Join us in the main lobby for Cake, Raffle and Giveaways!



[greenwoodcu.org](http://greenwoodcu.org)

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*Special Day at the Special Olympics!*



Thanks to everyone who made this June's RI Special Olympics such a great event. Your support truly means so much to all the participants who work hard to train and overcome physical, mental and emotional disabilities. You made the day!

*Wellness Is Important To Us!*

Including tips on nutrition, exercise and stress management, our new Employee Wellness Program is designed to help optimize our employees' work environment and lives. So far, we've gotten great feedback on this initiative, as employees become more mindful of their physical and mental health and achieve their personal goals.



*Shred-it Event September 15*

Bring your box of old documents to the credit union on Saturday, September 15th and we'll destroy it safely and securely.

*Raffle to Win a  
Jeep Cherokee!*



A \$100 donation raffle ticket to the Rotary community charities earns you a chance to win a great NEW CAR! Buy them in our lobby through October 17, 2018 with the drawing held on October 18, 2018 at the Warwick Radisson Hotel.



**Holiday Closings**

Monday, August 13th	Victory Day
Monday, September 3rd	Labor Day
Monday, October 8th	Columbus Day