



## CEO Message

I am excited to share with all of you the growth here at GMFCU!

The Team continues to grow, so you will likely see some new faces at both Offices. GMFCU has added new positions as well as promoted some of our existing staff. They are becoming more efficient every day in their rolls to assist you with your financial needs. GMFCU continues to look at and add new products and services to enhance your Banking experience. Here is a small list of upgrades we have made in the last 18 months: Online Banking, Payments Online, Early Deposit Feature, P2P, A2A, Financial Literacy on our Website, Virtual Loan Closings / E-signing, Account opening online, QR Codes with Chat/Text/Video option, Greenwood High & Emerald High School Branch, Reality of Money Event reaching the GLEAMNS Community Schools, Partnering with Community Initiatives on money matters, Partnering with Josh Norman with after school program, Field of Membership Expansion, Certified Financial Coach on staff with more to come in 2023, Neighborhood Mortgage partnership for better mortgages for you, our Member!

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 2022 and begin 2023!! We will continue to post information out 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.

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*  
Philip Heinlen, CEO

## WELCOME

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Reality of Money

Emerald High School Branch

## Christmas Club

Start saving for Christmas 2023 now...

Open up a GMFCU Christmas club and be prepared for 2023.



## VISA CREDIT CARD

Ask us about our low rates on our Visa Credit Card.

### New Products

- Payments Online/ Payments by Phone

Can't make it to one of the branches? Call us and ask us about Payments Online, or Payments by phone. We would love to help you.

- Account Opening Online

Do you know someone who doesn't have time to come in? We've made it so east to do business with us.

# Reality of Money

*Financial Education at it's BEST!!! Investing in our future.*



The Reality of Money is an interactive financial education simulation designed for students in grades 8 - 12. 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's commitment to the Lakelands Community, and to providing a worthwhile financial lesson to future generations.

**If you ever have a question about how we operate, please scan this QR code for our Membership Agreement Book!**



## Our Emerald High School Branch

Our Emerald High School branch opened, September 2022. The purpose of an in-school student ran credit union is to assist young people in the development of personal finance and employability. It really does go beyond that because we are teaching life skills.

