



**SOUTH CAROLINA
FEDERAL**
CREDIT UNION

Member Name
Member Address
Member City, ST ZIP

**IMPORTANT INFORMATION REGARDING YOUR
SPARTAN FEDERAL CREDIT UNION HOME EQUITY LINE OF CREDIT (HELOC)**

Dear Member,

South Carolina Federal Credit Union is excited to be acquiring Spartan Federal Credit Union, via a merger. June 1 and June 2, 2019, will be transition days and all Spartan Federal accounts will be fully converted to South Carolina Federal on June 3, 2019. Below is information regarding the conversion of your current Spartan Federal HELOC.

Your HELOC with South Carolina Federal **will have the same rate, terms, conditions and payment due date** as your current Spartan Federal HELOC. To make a draw on your HELOC(s), visit any South Carolina Federal Financial Center or log into Online Banking and simply transfer a draw from your HELOC to another account. Please note that any tax documents regarding your HELOC will arrive as they normally would.

South Carolina Federal offers several simple ways to make timely payments to your loan. Payment options include:

- Online Banking – set up payments for your loan in our convenient online banking system. You can also set up recurring payments to ensure your South Carolina Federal loan payments are made on time each month.
- Mobile Apps – once you are set up in Online Banking, you can transfer a payment in seconds using our mobile apps for iPhone and Android.
- Financial Center – stop by any convenient financial center location to make a payment.
- Phone – simply call 864-406-8300 and transfer funds for South Carolina Federal payments by phone.
- Mail –mail your payment to:

South Carolina Federal Credit Union
PO Box 62349
North Charleston, SC 29419-2349

If you have any questions about your account(s), please call 864-406-8300 or visit any South Carolina Federal financial center.

Sincerely,

South Carolina Federal Credit Union

**Key Dates and
Information**

June 2019

Make your HELOC payment on its current due date to South Carolina Federal using one of the convenient payment options included in this letter.

June 3, 2019

You may sign up for Online Banking and view your HELOC, make a draw and review payment information.

July 1, 2019

Begin to look for your new South Carolina Federal Credit Union paper statement in the mail. This statement will include all of your loan information.

LIFESIMPLIFIED™

P.O. Box 190012, N. Charleston, SC 29419-9012

800-845-0432 **Nationwide** | 843-797-8300 **Charleston** | 843-545-8300 **Georgetown**

864-406-8300 **Spartanburg** | 843-519-8300 **Florence** | 803-738-8300 **Columbia**

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