



**SOUTH CAROLINA
F E D E R A L
CREDIT UNION™**

Frequently Asked Questions

Who is South Carolina Federal?

Founded in 1936 and headquartered in North Charleston, South Carolina Federal Credit Union has more than 160,000 members and over \$1.8 billion in assets. With 20 financial centers and more than 400 employees, South Carolina Federal offers a wide range of services, including savings and investments, checking, credit cards and both auto and mortgage loans for individuals, as well as a complete line of products for small businesses. For more information, please explore our About Us page at: <https://www.scfederal.org/About-Us>

When will the integration of Spartan Federal accounts with South Carolina Federal be final?

Spartan Federal will provide all account details as of the May 31, 2019, statement cutoff. South Carolina Federal will begin integration of Spartan Federal accounts on June 1, 2019, with full integration by June 3.

Please note:

- **The Spartan Federal location will be closed on Saturday, June 1. Members will have full access to accounts on Monday, June 3.**
- **The Spartan Federal ATM will be removed on May 20. A new South Carolina Federal ATM will be installed on May 21. South Carolina Federal is part of the Allpoint Network, with over 50,000 conveniently-located ATMs around the country. Check www.allpointnetwork.com for locations near you.**

Where can I go for updates on the process?

Please visit <https://scfederal.org/spartanfederal> for updates.

Will the Charisma Drive location change?

No. The Spartan Federal financial center (branch) will become a South Carolina Federal financial center and will be open to serve you June 3. South Carolina Federal will refer to this location as the Charisma financial center.

What do I need to do if I want to self-enroll in South Carolina Federal's online banking on or after June 3?

Between now and May 31, we strongly suggest that you visit the Spartan Federal branch to confirm your driver's license number is accurate and current. By doing so, this will allow you to self-enroll in South Carolina Federal's online banking on or after June 3. Additional details regarding online banking will be mailed in May.

When will I be able to use all of South Carolina Federal's financial centers?

June 1, 2019 will be a transition day for the Charisma Drive location. On June 3, you are welcome to visit the Charisma financial center and full access to account information will be available at any South Carolina Federal financial center.

When will I learn about the conversion of my share and loan accounts?

Account and product-specific information will be mailed in April and May. Among other details, you will receive new account numbers and details, answers to questions regarding loan payments and use of cards, checks, online banking and online bill payment.

Will I be able to use my Spartan Federal checks and debit card?

Your Spartan Federal checks and pre-authorized electronic transactions will process as usual through May 31, 2019. Additional debit card details and timelines will be provided in May.

(Over)

What ATMs can I use?

Once you have activated your new South Carolina Federal debit card on or after June 2, you will have fee-free access to all South Carolina Federal ATMs and Dolphin Debit ATMs and surcharge-free access to 50,000 ATMs worldwide via the Allpoint network. Details on the use CO-OP Network ATMs will be provided in the future.

Is South Carolina Federal federally insured?

Yes. South Carolina Federal is federally insured by the NCUA, just as Spartan Federal is. The coverage is the same and does not change.