



SOUTH CAROLINA
FEDERAL
CREDIT UNION

<MEMBER NAME>
<ADDRESS>
<ADDRESS 2>
<CITY>, <STATE> <ZIPCODE>

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

Dear <MEMBER NAME>,

South Carolina Federal Credit Union is pleased to have acquired SC Telco Federal Credit Union's Florence branch operations, via a spinoff. As a reminder, October 1, 2018 will be a transition day, while all accounts will be fully converted by October 2. Below is information regarding the conversion of your current SC Telco HELOC.

Your HELOC with South Carolina Federal **will have the same rate, terms, conditions and payment due date** as your current SC Telco 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 843-519-8300 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 843-519-8300 or visit a Florence financial center.

Sincerely,

South Carolina Federal Credit Union

**Key Dates and
Information**

October 2018

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

October 2, 2018

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

November 1, 2018

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
Tel: 800-845-0432 (Nationwide), 843-797-8300 (Charleston)
803-738-8300 (Columbia), 843-545-8300 (Georgetown), 843-519-8300 (Florence)

scfederal.org