



SOUTH CAROLINA  
FEDERAL  
CREDIT UNION

MEMBER NAME  
ADDRESS  
CITY, STATE ZIPCODE

**IMPORTANT INFORMATION REGARDING YOUR SC TELCO FEDERAL  
CREDIT UNION COMMERCIAL REAL ESTATE MORTGAGE (CREM) ACCOUNTS**

Dear MEMBER,

As previously communicated, South Carolina Federal Credit Union is excited to have acquired SC Telco Federal Credit Union's Florence branch operations, via a spinoff. October 1, 2018, will be a transition day and all SC Telco Florence accounts will be fully converted to South Carolina Federal on October 2, 2018. Below is information regarding the conversion of your current SC Telco Commercial Real Estate Mortgage (CREM) loans.

Your CREM loans with South Carolina Federal **will have the same rate, terms, conditions and payment due date** as your current SC Telco CREM loans. South Carolina Federal offers several simple ways to make timely payments to your loans.

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. Please visit a financial center to register for Online Banking.
- Mobile Apps – once you are setup in Online Banking, you can schedule 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 371306  
Pittsburgh, PA 15250-7306

We look forward to serving you in the future. 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 CREM loan 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 can sign up for Online Banking by visiting any financial center. Online Banking will allow you to view your CREM loan account(s), payment information, etc.

### 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](http://scfederal.org)