



SOUTH CAROLINA
FEDERAL
CREDIT UNION

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

**IMPORTANT INFORMATION REGARDING YOUR SC TELCO FEDERAL
CREDIT UNION LOT LOAN(S) AND/OR FIXED-SECOND MORTGAGE LOAN(S)**

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 Lot Loan(s) and/or Fixed-Second Mortgage Loan(s) to South Carolina Federal.

All SC Telco Lot Loan(s) will be converted to South Carolina Federal Fixed-Rate Lot Loan(s). All SC Telco Fixed-Second Mortgage Loan(s) will be converted to South Carolina Federal Fixed-Second Mortgage Loan(s). Your loan(s) with South Carolina Federal **will have the same rate, terms, conditions and due date as your current SC Telco loan(s)**. 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

Please review the enclosed Notice of Servicing Transfer Disclosure. 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 loan payment(s) 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 loan(s), 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