



**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 150,000 members and over \$1.7 billion in assets. With 19 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 SC Telco accounts with South Carolina be final?

SC Telco will provide all account details as of the September 30, 2018 statement cutoff. South Carolina Federal will begin integration of SC Telco accounts on October 1, 2018, with full integration by October 2.

Please note:

- **The SC Telco location in Florence will be closed on Monday, October 1. Members will have limited access to account information and funds at our other Florence locations on Monday, October 1, with full access at all locations by Tuesday, October 2.**
- **The SC Telco ATM will be removed on September 25, 2018. A new South Carolina Federal ATM will be installed in early October. 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://www.scfederal.org/sctelco> for updates.

Will the Trade Court location change?

No. The SC Telco financial center will become a South Carolina Federal financial center and will be open to serve you October 2. South Carolina Federal will refer to this location as the David McLeod financial center.

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

October 1, 2018 will be a transition day for the Trade Court location. On October 1, you are welcome to visit our Cashua and Palmetto locations located at 191 South Cashua Drive and 1937 East Palmetto Street, respectively. On October 2, 2018, full access to account information will be available at all three Florence financial centers, as well as South Carolina Federal financial centers in other markets (Charleston, Georgetown, Columbia).

When will I learn about the conversion of my share, loan and/or credit card accounts?

Account and product-specific information will be mailed in August and September. 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 SC Telco checks and debit card?

Your SC Telco checks and pre-authorized electronic transactions will process as usual through September 30, 2018. Additional debit card details and timelines will be provided in September and October.

What ATMs can I use?

As of October 2, you will also have fee-free access to all South Carolina Federal ATMs and surcharge-free access to 50,000 ATMs worldwide via the Allpoint network. For a list of South Carolina Federal and Allpoint ATMs, please visit our branch and ATM locator search page at: <https://www.scfederal.org/Branch-ATM-Locator>

Is South Carolina Federal federally insured?

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