

STATELINES NEWSLETTER

April 2026

A member publication of State Credit Union



Jim's Corner

Greetings SCU members! We have several great things to share with you in this edition of our Statelines Newsletter.

We are pleased to announce the construction of a new, modern facility for our Colonial Drive branch members is now complete! The new building was turned to face Farrow Road, and features a lovely view of downtown Columbia, a brick exterior, comfortable waiting area, coffee station, and Interactive Teller Machines that replaced our outdated drive-thru. **The new address is 3011 Farrow Road.** We have renamed this location "Capitol View" and are proud to improve the service experience for our members! Don't worry – the same excellent staff is still there! Stop in and see our Branch Manager, Chris Williams and Member Service Representative, Devante Jones for all your financial service needs!

In addition, we are pleased to welcome our two newest Preferred Employer Groups:

HUSH No More and Peachtree Place Apartments. By becoming a PEG, these organizations have given their employees the ability to apply for membership here at State Credit Union and they'll enjoy on-site membership enrollment, financial education programs, SCU promotional items, and SCU supported health and wellness fairs. If your employer is interested in becoming a PEG, please reach out to **Monifa Byrd, our Business Development Specialist**, at 800-868-8740 x 8432. She will be happy to assist you.

Lastly, if you're considering home repairs, renovations or debt consolidation, be sure to check out our Home Equity Line of Credit. We pay the closing costs and you'll enjoy having a 4.50% APR for the entire first year! See page 3 for details.

As always, we thank you for your business; without which we could not continue to grow.

All the best,

Jim

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Holiday Closing Reminders

In observance of Memorial Day and Juneteenth, all SCU locations will be closed May 25 and June 19, 2026.



Spring Visa Offer

Get **2% cash back** for all purchases made in 2026
PLUS earn up to 5,000 reward points for balance transfers made thru April 30, 2026!*

Enjoy redeeming those **points for CASH!**

**Scan our QR code to apply for your
SCU Visa Signature credit card today!**

* The Visa Signature card has a variable rate based on the Prime Rate as reported by the Wall Street Journal, plus 4% APR. As of 12/11/2025, the Prime Rate was 6.75%. Accordingly, the current APR for a Visa Signature card from State Credit Union is 10.75%. Rates adjust at the next monthly statement if there is a change in the Prime Rate. The minimum credit limit for the Visa Signature card is \$5,000 and may be subject to income verification. Rates, conditions and programs subject to change without notice.



VISA SIGNATURE CARD
LIVE THE GOOD LIFE!

GET 2% CASH BACK FOR ALL PURCHASES IN 2026
Plus, earn up to 5,000 reward points for balance transfers that you can redeem for cash!
February 1 - April 30, 2026*
Enjoy Visa Signature Perks for shopping, dining, sporting events and more!

 **800.868.8740**
SCAN OUR QR CODE OR SEE A LOAN OFFICER TODAY.

IRA Withholding Notice

Attention SCU members! If you qualify for required minimum distribution from your traditional IRA account, payments from your IRA are subject to federal income tax withholding, unless you elect “no withholding”. You may change your withholding election at any time prior to your receipt of payment. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

File Smart. Save Big.

Tackle taxes and come out on top with exclusive, member-only discounts on tax services that make filing easier. You can save 20% on TurboTax®, whether you file yourself or have an expert file for you. Or you can save up to \$25 on in-office tax prep services from H&R Block and have your taxes filed by professionals who can ensure your maximum refund*.

TurboTax® - Save 20%

1. File with confidence that your taxes are done right
2. Guaranteed maximum refund
3. Tax experts to help or even file for you

H&R Block – Save up to \$25

1. Biggest refund possible or your money back
2. Expert help with or without the office visit
3. H&R Block expert within 5 miles of you

Visit our website to get started today: <https://www.scscu.com/news>

*Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2024. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

IMAGINE WHAT YOU CAN DO WITH A HOME EQUITY LINE

**BORROW UP TO 85%
OF YOUR HOME'S VALUE**

MINUS YOUR EXISTING MORTGAGE(S)

.....**4.50% APR***.....

FOR ONE YEAR WITH NO CLOSING COSTS!

WITH NO PRE-PAYMENT PENALTIES

..... **OR ANNUAL FEE.**

* The traditional Home Equity Line of Credit has a variable rate (maximum 18.00% APR) which is the Prime Rate as reported in the Wall Street Journal plus 1.00% APR. 4.50% APR is an introductory rate for one year and then will revert to the regular variable rate. As of 12/11/2025, the Prime Rate was 6.75%. Accordingly, if the special rate did not apply, the regular variable rate for a Home Equity Line of Credit would be 7.75%, Rates adjust quarterly if there is a change in the Prime Rate. Flood and/or Property/Hazard insurance may be required. Consult a tax advisor to learn about tax deductions. Rates, programs and terms are subject to change at any time. Federally insured by the NCUA.



Spring Shred Events / Food Drives

Help protect yourself from identity theft and bring your old documents to one of our 2026 Spring Shred Events! Bring 2 canned goods to donate to a local food bank and we'll shred your documents on site! **All shred events are from 11:00 am – 2:00 pm.**



Location	Date
190 Beaufort St. NE, Aiken	April 3
1504 N. Cashua Dr., Florence	April 10
954 E. Main St., Lexington	April 17
12015 N. Radio Station Rd., Seneca	April 24
800 Huger St., Columbia	May 1

From SCU Financial Advisors: Caring for Aging Parents

Many adults have aging parents who are in need of health-care and living assistance. There are resources available today that can help them grow old gracefully, either in their existing home or in a facility, along with multiple options for financing the cost of the care.

LIVING OPTIONS

Living alone

Depending on the independence of your parents, living alone in their existing house may be an option. However, they may need to make several modifications to make their home safe and suitable for an aging person. For instance, important safety features such as a first-floor bathroom, grab bars in hallways and bathrooms, and an emergency response system may be necessary. If your parents require assistance with meals or chores, there are several services which can provide support, such as Meals on Wheels, which are free for anyone over 60. You may also want to consider an in-home aide if your parents need additional personal assistance.

Living with Family

Some families choose to move an aging parent into their own home. If you can do this with minimal conflict, this can be beneficial as it avoids having to maintain a second home and it can be less expensive. If a parent has dementia or other health issues, adult day care can be helpful, as it allows them to socialize with other adults.

Assisted living

If your parents are independent and can care for themselves, they may be eligible to enter a continuing-care retirement community, where they can rent (or purchase) an apartment and be eligible for nursing care, if it becomes necessary. Consider purchasing long-term care insurance, which can help pay for nursing home costs or the cost of an in-home aide.

Nursing home

If your parents need more extensive care and require a nursing home, research the options extensively. You may need to reserve a space far in advance, as waiting lists are often long at popular facilities. The government provides limited financial assistance for families paying for nursing home care. Financing long-term care can be a tremendous challenge for many adults. Medicare will only pay the full cost of professional help if a physician certifies that your parent requires nursing care and if the services are provided by a Medicare-certified home health care agency. However, Medicare will pay for nursing home care for the short-term only, with benefits restricted to low-income individuals with limited assets.

You can offset some of these costs, as you can claim a federal tax credit up to \$3,000 off the cost of in-home care or day care. You can use a flexible spending account, too, which helps you pay for a certain amount of covered expenses with pretax dollars. With the cost of elderly care continually on the rise, financial planning can be an important step in providing adequate support for your parents' future well-being.

HAVE QUESTIONS?

Contact one of our Financial Advisors. They will be happy to assist you.



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Our mission is to improve the financial lives of our members. Federally insured by the NCUA.

