STATELINES NEWSLETTER

July 2026
A member publication of State Credit Union

Jim's Corner

Greetings SCU members! I hope you and your families are well and enjoying our summer weather!

We are pleased to report the construction of the former Colonial Dr. branch is now complete and you may visit the new branch during normal business hours at 3011 Farrow Road in Columbia. The new Manager, **Danielle Moore**, and her team are looking forward to assisting you with all your financial service needs.

In addition, as the summer-like temperatures are heating up, we are also heating up our 16 and 30 month certificates* for a limited time as follows:

Term	Dividend Rate	Annual % Yield
16 months	3.90%	3.96%
30 months	4.25%	4.32%

**Limited time offer.* *Minimum opening deposit is $500. Dividends on regular certificates may be added to the certificate balance, automatically transferred to another account, or mailed to you. Dividends on IRA certificates will be added to the balance. You must maintain an average daily balance equal to or greater than the minimum opening deposit to earn the annual percentage yield and avoid any service charges set forth in the Rate & Fee Schedule. Early withdrawal penalties apply and will be calculated at the rate paid on the deposit at the time of withdrawal, even if it reduces the principal balance. Add-on deposits will not be accepted. Rates and programs are subject to change without notice. Upon maturity, the 16-month certificate will automatically convert to a 12-month certificate, and the 30-month certificate will automatically convert to a 24-month certificate.*

We have also begun to offer vehicle loans for as low as 3.95% APR with maximum terms of up to 96 months! This is a great time to purchase a new car or truck! See page 2 for details.

In addition, we have scheduled our Fall shred events for every Friday in October. Start gathering your sensitive documents and see page 2 for details. We also ask that you bring 2 canned goods as a donation to a local food bank.

Lastly, we are seeing an uptick in certain types of fraud out there. Please be aware, we will NEVER call you to ask for your PIN or account numbers. If in doubt, call us at 800-868-8740 to verify any calls you receive.

Thank you very much for your continued membership and support. We wouldn't be here if it weren't for you!

Till next time….

Jim
800-868-8740, ext. 8531 or 803-255-8531
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Holiday Reminders

We are OPEN on Friday, July 3.

In observance of Labor Day, we will be closed Monday, September 7. We will reopen September 8 at 8:30 a.m.

Document Shredding Events

We are happy to announce our 2026 Fall Shred Days at the following locations listed in the chart below. **Please bring 2 canned goods to donate to a local food bank and we'll shred your old documents on site!**

ALL SHRED EVENTS ARE FROM 11:00 A.M. – 2:00 P.M.

Date	SCU Branch
10/2	4304 Hard Scrabble Road, Columbia
10/9	3011 Farrow Road, Columbia
10/16	1435 Cleveland Street, Greenville
10/23	7438 Broad River Road, Irmo
10/30	800 Huger Street, Columbia

Youth Savings Account

Summertime is a great time to bring the kiddos in to open a Youth Savings Account! Eligible for children ages 17 and under, a Youth Savings Account will help teach your child the importance of saving, goal setting and preparing for unexpected situations. Plus, each child who opens a Youth Savings Account gets access to MoneyEDU financial activities for kids, an SCU piggy bank, coloring page and crayons! Visit our website for complete details.

Car Loan Rates as Low as 3.95% APR

Scan our QR code to apply for your new vehicle loan in minutes!

*Auto loan rates range from 3.95% APR to 16.75% APR and are subject to term, credit union relationship, and credit worthiness. Auto loan rates as low as 3.95% APR on vehicles 5 years old or newer with less than 60,000 miles. Auto loan rates as low as 5.75% APR for used vehicles with a maximum age of 10 years with less than 125,000 miles. Income subject to verification. Must use auto-pay to obtain the lowest interest rate. Rates, conditions, and programs subject to change without notice. ^Not available for internal refinances. Maximum term of 96 months available only on current or future model years with less than 2,000 miles.

Summer Visa Offer

Now through August 31, 2026 - earn points for every purchase made with your SCU Visa credit card and earn up to 5,000 points for balance transfers! **Then redeem your points for CASH!**

Apply **online today!**

Card Type	Rate
Platinum	10.9% APR
Gold	15.9% APR
Classic	17.9% APR

*SCU loans are excluded from the balance transfers and reward points. 5,000 points maximum rewarded for balance transfers made during the promotional period of June 1 to August 31, 2026. APR may vary. Rates, terms, conditions and programs subject to change without notice. Rates subject to credit worthiness, member's credit union relationship and underwriting standards.

Traveling This Summer?

SCU members – **for your protection, please let us know if you are traveling this summer.** We routinely monitor credit and debit card activity and watch for unusual transactions. If we do not know of your travel plans, transactions made outside of the state where you reside or in foreign countries can cause problems. **Login to** Online Banking **and locate the "Travel Notification Form".** Then, simply fill out the form and click Submit to report your travel plans.

Contact Us

Call | Click | Stop By | Email

800.868.8740 | scscu.com | scscu.com/locations | info@scscu.com

STATE CREDIT UNION

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