

STATELINES NEWSLETTER

October 2026
A member publication of State Credit Union



Jim's Corner

Greetings SCU members! Hard to believe, but the holidays are upon us! We hope you had a great summer and are enjoying pleasant temperatures we see this time of year.

We are pleased to report the construction of our second Aiken branch is moving right along and we'll be opening a new branch in Easley before the end of the year as well. These additions will bring our statewide branch count to twenty-one. SCU could not achieve this level of growth without dedicated members like you. We appreciate you and look forward to serving you for years to come.

In addition, we are proud to announce **we won second place in The Free Times Best of Competition this year as well as Best Financial Planner in the Community Choice Contest in Anderson!** Thank you so much for your votes and the confidence you place in us!

Lastly, with the holiday season upon us, we are pleased to offer our ever-popular **Holiday Loan** once again. This product offers our members a maximum loan amount of \$2,500 with a very low 12.25% annual percentage rate. The holiday loan can be used for shopping, dining or paying off other higher-interest debts. For complete details, see page 2.

We wish you and your family a safe and happy holiday season. Please don't hesitate to contact us if there are any financial services we can assist you with as the year comes to a close.

As always, we thank you for being a loyal SCU member!

Jim
800.868.8740, ext. 8531 or 803.255.8531
jkinard@scscu.com

74th ANNUAL MEMBERSHIP MEETING

Date: February 6, 2027

Time: 9:00 a.m.

Place: Brookland Banquet & Conference Center
1066 Sunset Boulevard, West Columbia, SC



Registration will begin at 8:00 a.m. and close at 9:00 a.m. A delicious, complimentary breakfast will be served. Members with delinquent accounts are not eligible to vote. **And only SCU Members will be given a ticket for the door prize drawings.**

Holiday Closing Schedule

All branches will be closed on the following holidays:

Holiday	Date
Columbus Day	Monday, October 12
Veterans' Day	Wednesday, November 11
Thanksgiving Day	Thursday, November 26
Christmas Eve, close at 1:00 p.m.	Thursday, December 24
Christmas Day	Friday, December 25
New Year's Day	Friday, Jan. 1, 2027

October Shred Events/Food Drives

Help protect yourself from identity theft. Round up your old documents and come to one of our Fall shred events! **All shred events are from 11:00 a.m. to 2:00 p.m. and we ask that you bring 2 canned goods to donate to a local food bank.**

October 2: Northeast Branch
4304 Hard Scrabble Rd., Columbia

October 9: Capitol View Branch
3011 Farrow Rd., Columbia

October 16: Greenville Branch
1435 Cleveland St., Greenville

October 23: Irmo Branch
7438 Broad River Rd., Irmo

October 30: Huger St. Branch
800 Huger St., Columbia



SHARE THE LOVE

WITH A HOLIDAY LOAN

BORROW UP TO \$2,500

Great for shopping, traveling, dining or paying off high interest debts.

APPLYING IS FAST & EASY.

CALL, CLICK OR SEE A LOAN OFFICER TODAY.

800.868.8740 | scscu.com/apply

HURRY! Offer expires January 29, 2027.

Approval is subject to credit worthiness, member's credit union relationship, underwriting standards and term. Rates, conditions and programs subject to change without notice. Federally insured by the NCUA.

LOW RATE!
12.25%
APR

SCU
STATE CREDIT UNION
Taking Members Where They Want To Go


EQUAL HOUSING
LENDER

FACTS

WHAT DOES STATE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons State Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does State Credit Union share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	Yes

Who we are

Who is providing this notice?

State Credit Union

What we do

How does State Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does State Credit Union collect my personal information?

We collect your personal information, for example, when you

- Deposit money or open an account
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes — information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ State Credit Union has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ Nonaffiliates we share with can include mortgage companies, insurance companies, investment companies, direct marketing companies and nonprofit organizations.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ Our joint marketing partners include credit card and insurance companies.

2026 Board Nominations

Your Nominating Committee has nominated the following people for three-year terms on the Board of Directors due to term expirations:



Frank Grobusky - Mr. Grobusky is a graduate of the University of South Carolina where he earned a Bachelor's Degree in psychology. He went on to earn his Master's Degree in counseling and guidance from Winthrop University in 1975. Mr. Grobusky also served in the United States Navy where he was awarded the Gallantry Cross. He went on to work for the SC Department of Mental Health and the SC Department of Vocational Rehabilitation, where he retired from in 2001. Mr. Grobusky was appointed to the State Credit Union Nominating Committee in 2001, the Supervisory Committee in 2014 and the Board of Directors in April of 2018.



Rebecca B. Preast – Ms. Preast is completing her first term on the Board of Directors after serving on the Supervisory Committee since 2020. She previously served as the Secretary / Treasurer for the Regional Medical Center Credit Union and as a Board member of the SC Nurses Association. She is a graduate of Orangeburg Calhoun Technical College with an ADSN and the University of Phoenix earning a dual Master of Science in Nursing and Health Care Administration. She is currently employed at the Medical University of South Carolina as a Clinical Infomatics Analyst.



Thomas E. Holliday, Sr. - Mr. Holliday is completing his first term on the Board of Directors after serving on the Supervisory Committee since 2022. He is a graduate of South Carolina State University with a Degree in Political Science and a Master's Degree in Education. He was a volunteer with the South Carolina Consumer Affairs Department and retired from the South Carolina Attorney General's Office after 37 years of service.

Nominations by Petition: Members interested in nomination to board vacancies should reserve the official forms by calling 803.255.8521. You may then pick up and sign for the forms at 800 Huger Street, Columbia, SC 29201. The completed information should be submitted to State Credit Union by December 31, 2026 and must include the following:

- A petition signed by 500 members
- Statement of qualifications and biographical information
- A signed statement that he/she is agreeable to the nomination and will serve if elected.

Election Procedures: In the event there is only one nominee for each position, the election of board members will not be conducted by ballot and nominations from the floor will not be allowed. Therefore, the nominees will be elected by acclamation. However, if there is more than one nominee, the election for board positions will be held by ballot of the membership and the winner will be announced at the **annual meeting scheduled for 9:00 a.m. February 6, 2027.**

Holiday Club Payouts

Holiday Club Payouts are scheduled for processing after hours **October 19, 2026. Enjoy!**



Important Withholding Notice



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 a 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.



Our Great Loan Rates
Can Save You Money!

And, when you move your secured loans to us,
you could win \$1,000!*

800.868.8740 | scscu.com/apply

- Mortgages • Cars
- Home Equity Lines
- And More

SCU
STATE CREDIT UNION
Taking Members Where They Want To Go

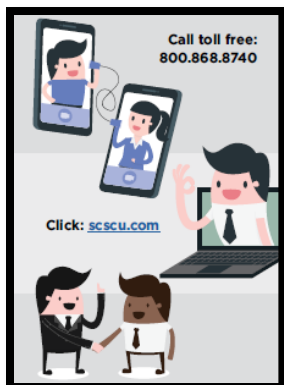
*To receive a chance to win \$1,000 cash, members must obtain a closed-end mortgage (excluding internal refinances) with State Credit Union or refinance the following secured loans from another institution: a Home Equity Line of Credit, new or used car, boat or "other" secured, such as those for jet skis or motorcycles with a minimum loan amount of \$10,000. Rate and approval are subject to credit worthiness, member's credit union relationship, underwriting standards and term. Home Equity Lines of Credit are variable rate products. One drawing will be held each month, on the 2nd Wednesday of the month. Winners will be notified via phone call. We reserve the right to use winners' photographs for publicity purposes including social media. A 1099-MISC will be provided to the winner for the appropriate tax year. Rates, conditions and programs are subject to change without notice. Federally insured by the NCUA.



Contact Us

Call | Click | Stop By | Email

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



For your protection, do not include your member number, account number or social security number in an email.



Statelines Newsletter is published quarterly for members of State Credit Union, 800 Huger St., Columbia, SC 29201. Our mission is to improve the financial lives of our members. Federally insured by the NCUA.

