



Joint Venture

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2nd Quarter 2026

Rob's Corner

In 2026, we proudly mark 62 years of serving our members. At our recent Annual Membership Meeting, Pat Locklair and Ken Brown were elected by acclamation as new Board members. We congratulate them as they begin serving on your behalf. We also want to thank our outgoing Board Members, Gayle Hutchinson and Billy Leach for decades of volunteer service to SCI FCU. Our volunteers and employees remain central to our mission of putting members first, and your continued support helps sustain your credit union.

For 62 years, you, the members, have invested in and borrowed from SCI FCU, helping make it a successful venture. Keep in mind that service, not profit, is what credit unions were created for, and we at SCI FCU always keep that foremost in our goals. As time goes on, there are fewer credit unions in America, mainly due to mergers brought about by regulatory pressure and the costs associated with evolving technology. Few new credit unions are being formed. The number of single select employee group credit unions like ours is dwindling as well, as many credit unions have chosen to become community charters rather than continue serving select employee groups. Your Board has always believed that SCI FCU, chartered by employees of the Florence Paper Mill, which in 1964 was SC Industries, should continue to serve this group. While we face challenges as a small credit union, this approach has worked well. SCI FCU continues to maintain strong capital and offer a wide variety of services. We have loyal members who appreciate the personal service they experience when doing business with their credit union. While it may not be possible to offer all of the services that larger credit unions do, we strive to be efficient and serve you to the best of our ability. SCI FCU is not just a financial institution; it is a collaborative family of members, volunteers, and employees offering many financial benefits. As we look to the future, please continue to support your credit union.

Please share what makes our credit union special with your immediate family and WestRock co-workers. We also invite you to consider serving as a volunteer on the Board of Directors, Supervisory Committee, or in another role. Because credit unions are democratically controlled, volunteers are vital to their continued success. A strong group of volunteers helps ensure we can continue holding member elections and serving our members well.

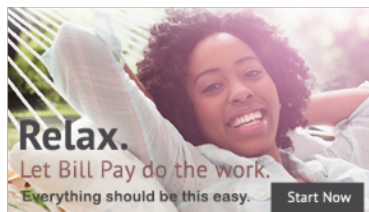
It is an honor to serve as Manager of this credit union. Our team believes strongly in the cooperative spirit of SCI FCU and deeply appreciates the continued support of our members. Together, we will help ensure SCI FCU remains successful for years to come.

Rob Seastrunk Manager / CEO

Now Offering Checkfree Bill Pay

You can now pay your bills directly from our NetTeller or Mobile Banking APP. With our new Bill Pay product, you can pay any bill straight from your checking account.

Set up one-time payments or monthly recurring payments, avoiding going to multiple web sites to set up payments for anything you wish. Utilities, healthcare, loan payments or other bills. It's easy and there are no fees or costs associated with Bill Pay. Members can avoid buying costly checks and save on postage. Try it today!



2nd Quarter 2026 Closings



Monday, September 7, 2026
Closed Labor Day

New and Used Auto Loans



Loans as low as 4.50% APR*

(Not all members will qualify for this rate. Annual Percentage Rate / APR determined by credit score and length of time financed.)

Get Prepared Today with our Vacation Loans



Borrow up to
\$2,500.00 rates as
low as 9.0% APR*.

We also have great rates on Boats and Campers for those summertime vacations! (Not all members will qualify for this rate. Annual Percentage Rate / APR determined by credit score.)



SCI FCU participates in the ALLPOINT Surcharge Free ATM Network. ALLPOINT offers several Surcharge Free ATM's in the Florence/Marion/Latta/Johnsonville area.

Visit our web site at www.scifcu.com for a surcharge free network locator, or download the ALLPOINT App on your smartphone.

The mission of SCI Federal Credit Union is to incorporate sound, systematic savings and loan programs in various fields and services at competitive rates, all with a personal touch and convenience in mind for our members.

BOARD OF DIRECTORS

Daniel L. Broach, President
Franklin J. Cockfield, Vice President
Ken. Brown, Treasurer
Patricia Locklair, Secretary
Dyson Caraway, Director
Don Roth, Director
Joseph Tyner, Director

SUPERVISORY COMMITTEE

Heyward Lee, Chairperson
Gayle Hutchinson
Charles Norris

LOAN OFFICERS

Rob Seastrunk
William Rowell

STAFF

Rob Seastrunk, Manager / CEO
Renea Alexander, MSR
Robyn Cribb, MSR
Larry Holmes, MSR
Victoria Smith, MSR

CONTACT INFORMATION

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Florence, SC 29502

Physical Address: 812 Second Loop
Road, Florence, SC 29505

SERVICES

Share Savings Accounts
No Minimum Balance Checking
Overdraft Protection
Courtesy Pay on Checking
Share Certificates
Individual Retirement Accounts
Traditional, Roth, Education
New or Used Automobile Loans
New or Used Motorcycle Loans
New or Used Recreational Vehicle Loans
New or Used Boat Loans
Line-of-Credit Loans
Debt Protection
Free Financial Counseling
Direct Deposit/Net Pay
ATM/VISA Check Card
On-line Financial Services
Phone Teller
Visa® Platinum Credit Cards

Seasonal

Carowinds Discount Codes

...Leave the GAP Behind!

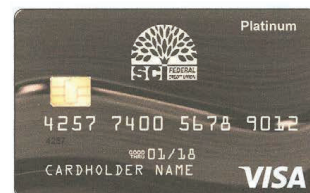
Ask your credit union about Guaranteed Auto Protection (GAP) when applying for your next auto loan. It is inexpensive and could save you thousands of \$ in the event your vehicle is totaled in an accident, even if it's not your fault. With your GAP Policy, you also receive ADR. Auto Deductible Reimbursement pays up to five hundred dollars (\$500) per Loss (limit of two losses per year) when a Loss is filed and paid by the auto insurance company for a Covered Auto the Member owns or leases evidenced by the title or registration, and insures under an Auto Insurance Policy designating the Member as the Named Insured. Ask a credit union employee about the advantages of Auto Deductible Reimbursement paired with GAP on your next vehicle purchase. **Loss** means an event for which the auto insurance company has approved and paid a collision or comprehensive claim which exceeds the Auto Insurance Policy deductible for the Covered Auto. Coverage is effective upon date of enrollment and will continue for five (5) years.

Apply for the SCI Federal Credit Union VISA® Platinum Credit Card!

FEATURES:

- No Annual Fee
- No Balance Transfer Fees
- Grace period for Purchases to avoid finance charges
- UChoose Rewards® Program offers points earned on purchases for merchandise, event tickets, travel, activities and gift cards.
- Interest rates as low as **7.75% APR** (variable rate) to qualified applicants
- Your **APR** will be **7.75% to 18.00%**, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.

Contact us today at (843) 669-3712 for more details and learn how to apply.



Courtesy Pay!

Another way for you to manage your occasional cash shortage!

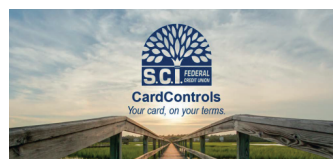
With Courtesy Pay, we may honor your insufficient transactions up to \$500 and charge our Courtesy Pay fee of \$30.00 per transaction. Courtesy Pay is a discretionary service available to share draft accounts in good standing, which includes at least: (a) making consistent deposits; (b) no past due loans; (c) bring your account to a positive balance at least one business day every 30 days. If your account is in good standing, Courtesy Pay will automatically be added to your account for checks, automatic bill payments and other debit transactions. If you would like to extend Courtesy Pay overdraft coverage to your debit card, simply contact us!

Download our single sign-on Apps from Google Play Store and Apple App Store.

View your balances, transfer funds between accounts, mobile deposit checks and control your debit card all in one place from your smart phone! These Apps offer many other features as well. Give them a try!



Mobile Banking



Card Manager

Share Dividend Rates

The Board of Directors has declared the following dividend rates effective 04/01/2026 through 06/30/2026.

SHARE ACCOUNT	MINIMUM OPENING REQUIREMENT	ACCOUNT BALANCE	APY*	DIVIDEND RATE
Share Savings	\$25.00	\$0-\$5,000	0.25%	0.25%
		Over \$5,000	1.25%	1.26%
IRA'S	--	--	2.50%	2.52%
Share Drafts	--	--	0.10%	0.10%

FEES COULD REDUCE EARNINGS ON ACCOUNTS.