

DEBT PROTECTION

Don't let the unexpected be...quite so unexpected. Make a plan to protect yourself from the curveballs of life with loan coverage through SPC Debt Protection, a voluntary loan payment protection plan that helps preserve your family's standard of living if a protected life event—such as disability, loss of life, or involuntary unemployment—happens to you. With SPC Debt Protection, you have relief from the financial burden of delinquency, default, or foreclosure.

*Your purchase of MEMBER'S CHOICE™ Borrower Security is optional and will not affect your application for credit or terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Member Agreement for a full explanation of the terms of MEMBER'S CHOICE™ Borrower Security.

EXTENDED SERVICE VEHICLE COVERAGE

No matter the motor vehicle you buy, there's always the chance for technical difficulties: i.e., mechanical breakdowns. Extended Service Vehicle Coverage through a contract with Vision Warranty Corporation helps you to protect yourself from the unexpected (and expensive!) costs of vehicle repairs and, in some cases, may eliminate the costs altogether!

GAP PROTECTION

GAProtection is coverage for the "GAP" between the actual cash value (ACV) and loan balance in the event of total loss due to accident or theft. Deficiency balance can result from deductible, vehicle depreciation, and taxes or fees.

SHARE, SHARE CERTIFICATE, & STOCK SECURED LOANS

Loans may be secured by funds in your Share Savings Account, Share Certificate, or Stock. Because these loans are backed by your own assets, low interest rates are available. You continue to earn dividends on Share Accounts or Share Certificates during the period of the loan.



SPC Credit Union has been serving members like you for more than 80 years. Over time, a Field of Membership that began with Sonoco Products Company in Hartsville has expanded to include four counties: Darlington, Florence, Marlboro, & Chesterfield. While our footprint, technology, and services have adapted over the years, one thing that hasn't changed is our commitment to being a community credit union where our members are **Safe. Personal. & Connected.**

As a member of SPC Credit Union, you have access to tons of great benefits and resources that only a local credit union can provide, like high-level financial services delivered by friendly, personal credit union staff. We're here to walk alongside you and support you in every step of your financial journey, no matter where you're starting, where you've been, or where you want to go!

While we have expanded our membership and services, our mission remains the same - to put **Members First. Always.**

Join the SPC family today to experience **empowered, impactful, & enriching** financial services!

P.O. BOX 1355, HARTSVILLE, S.C. 29551
FINANCIAL SERVICE PHONE CENTER:
843.332.4506
SPC PHONE BANKING:
888.332.4506 ; PRESS 1

APPLY ONLINE AT:

SPCCU.ORG



LOANS & RELATED PRODUCTS



SPC

CREDIT UNION

Safe. Personal. Connected.

NEW & USED AUTO LOANS

SPC offers a variety of loan options for your next (or current!) vehicle, whether it's straight out of the factory or has been around the block a time or two! We look forward to financing your car, camper, or other recreational vehicle! Send us a message at lending@spccu.org, or use the Virtual Branch widget at spccu.org to chat, call, or video call with us!

ONSITE DEALER FINANCING

Onsite Dealer Financing is an easy, quick way to access credit union financing at local dealerships that partner with SPC. This partnership creates a resource center and financing tool for both members and non-members to be approved for an SPC Auto Loan at one of our dealership partner locations. Onsite Dealer Financing is available for new and used vehicles. Non-members who choose to finance their vehicle with SPC will be required to establish a Savings Account with SPC. This paperwork can be completed at the dealership for your convenience.

NEW & USED BOATS, MOTORCYCLES, & OTHER RECREATIONAL VEHICLES

Let SPC help you make the most of your free time with a Recreational Vehicle Loan! Whether you're eyeing your next bass boat, ready to make moves on a new motorcycle, or plan to take your camper across the country, we'd love to help you find a way to make it happen!

PERSONAL LOANS, PERSONAL LINES OF CREDIT, & OVERDRAFT PROTECTION

Need a little cushion for an upcoming home improvement project or wedding celebration? Or maybe your medical and education expenses are weighing you down...Get in touch with SPC today to learn about our personal loan options, ranging from traditional loans to SPC Visa® Credit Cards.

MORTGAGE & HOME EQUITY LOANS

SPC Credit Union offers a variety of home mortgage loans to help you purchase or refinance your home (or the property that you plan to build on!) Personalize your payment plan with options for fixed or adjustable rates. All loans are processed in-house and payments for Mortgage Loans can be made by automatic debit, mail, It'sMe24/7 Online Banking, or in person at SPC Credit Union.

VISA® CLASSIC & PLATINUM CREDIT CARDS

- NO Annual Fee
- NO Cash Advance Fee
- Balance Transfer Option
- 25-Day Grace Period
- Affordable Debt Protection Coverage
- Automatic Payment Option
- Online Access with SPC It'sMe24/7
- Convenience Checks

ADDITIONAL PLATINUM PRIVILEGES

- **Auto Rental Insurance:** VISA® Platinum provides 24-hour coverage for damage due to collision or theft up to the actual cash value of most rental cars.
- **No-Cost Travel Insurance:** Provides cardholders and their families with automatic common-carrier accidental death and dismemberment coverage up to \$1,000,000 every time they use their SPC Rewards VISA® Card to purchase travel tickets.
- **Warranty Manager:** Products purchased with a Platinum card can be registered to extend the manufacturer's warranty.
- **Travel Emergency & Assistance Service:** Provides a high-quality service for cardholders, spouses, and children under the age of 22 traveling with them. TEAS provides travel planning assistance, medical referrals, emergency ticket replacement services, lost luggage locator service, and more.***

***TEAS is provided on a best-efforts basis, and may not be available due to time, distance and location. Visa, its VISA® third-party service provider, and their contractors are not responsible for the availability, cost, use, or results of any medical, legal, or transportation service. TEAS provides assistance and referrals only; cardholders are responsible for the cost of any actual medical, legal, cash advance, or other service used.

SPC VISA® REWARDS

Your lifestyle, your rewards. We believe that's the way it should be—don't you? The SPC Rewards Card with uChoose™ lets you choose your benefit. Earn 1 point for every \$1 spent and choose from millions of options like merchandise, travel and activities, event tickets, merchant gift cards, cash back payment credit, and more! This premium card offers credit lines starting at \$1,500**, as well as these great features:

- 4.9% APR* Introductory Rate
- No Annual Fee
- Balance Transfer Options
- No Cash Advance Fee
- 25-Day Grace Period on Purchases
- Online Access with It'sMe24/7
- Automatic Payment Option

Additional Rewards Card Privileges:

No Cost Travel Insurance: Provides cardholders and their families with automatic common-carrier accidental death and dismemberment coverage up to \$1,000,000 every time they use their SPC Rewards Visa® Card to purchase travel tickets.

Auto Rental Insurance: Your SPC Rewards Card provides 24-hour coverage for damage due to collision or theft up to the actual cash value of most rental cars.

Cash Advance: Cash advances are available at SPC, other participating financial institutions, hotels, and ATMs displaying the Visa® logo.

Convenience Checks: Checks may be used as personal checks at places that do not accept Visa® or to pay off other higher interest rate credit cards.

Travel Emergency and Assistance Services: Provides a high-quality service for cardholders, spouses, and children under the age of 22 traveling with them. TEAS provides travel planning assistance, medical referrals, emergency ticket replacement services, lost luggage locator service, and more***.

*Annual Percentage Rate. Introductory rate of 4.9% for 12 months applies to new SPC Rewards Cards only. After introductory period, APR is 9% + Prime, with a minimum of 9% and a maximum of 18%. The rate is variable and may change depending on market factors.

**Eligibility and credit limit is determined by the creditworthiness of the individual member. Balance transfers and cash advances are not eligible for reward points.

***TEAS is provided on a best-efforts basis, and may not be available due to time, distance and location. Visa, its VISA® third-party service provider and their contractors are not responsible for the availability, cost, use, or results of any medical, legal, or transportation service. TEAS provides assistance and referrals only; cardholders are responsible for the cost of any actual medical, legal, cash advance, or other service used.