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# SYSTEM UPGRADE



**SOUTH CAROLINA  
FEDERAL**  
CREDIT UNION®

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South Carolina Federal community...

South Carolina Federal Credit Union is continuously working to make your banking experience as convenient and seamless as possible. We are excited to announce that we will be undergoing a **System Upgrade February 28 through March 3, 2025** to provide you with the latest banking technology.

The System Upgrade will include a new Online and Mobile Banking platform, simplified account structure, and other new features that will provide you with a better banking experience now and in the future.

It is important to note that from **February 28 through March 3, 2025**, you may experience temporary disruptions to the services you use most often. This guide is intended to provide vital information you will need to navigate the System Upgrade effectively, including:

- > **A summary of what's changing and what's not**
- > **Tips for how to prepare for the System Upgrade**
- > **Highlights of our new Online and Mobile Banking platform**

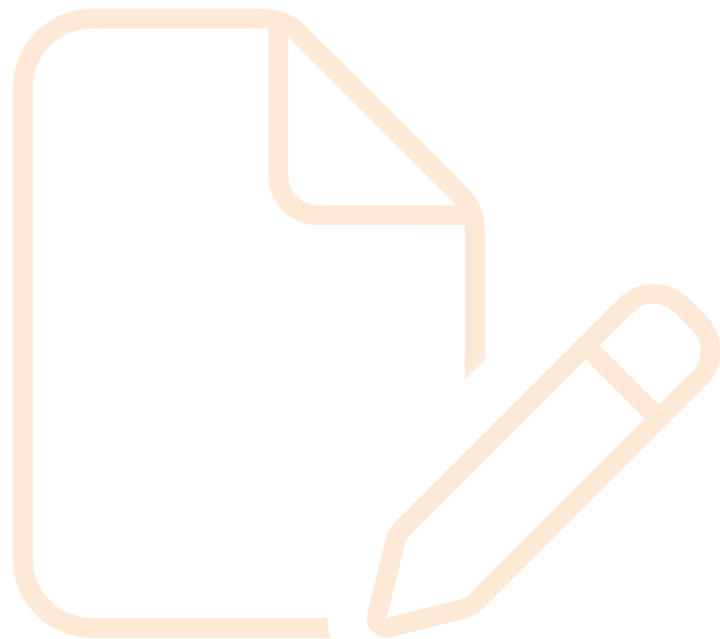
We encourage you to take a few minutes and carefully review this information to better understand how our System Upgrade will impact you. We will continue to share details about the System Upgrade on our website, via email, in our financial centers, and on social media, but we trust that this guide will be a critical resource for you before, during, and after the upgrade.

Finally, I want to assure you that enhancing your banking experience remains one of our top priorities. We recognize that any change can be a disruption to your everyday banking or account management, and we apologize for any inconvenience caused by our System Upgrade. We are committed to delivering the personalized service you have come to expect regardless of how you choose to bank with us, and we are confident that our System Upgrade will help us continue to meet and exceed that goal.

We are excited to be on this journey with you. Thank you for trusting us with your finances and for being part of the South Carolina Federal family.

Sincerely,  


**Scott Woods**  
President and Chief Executive Officer



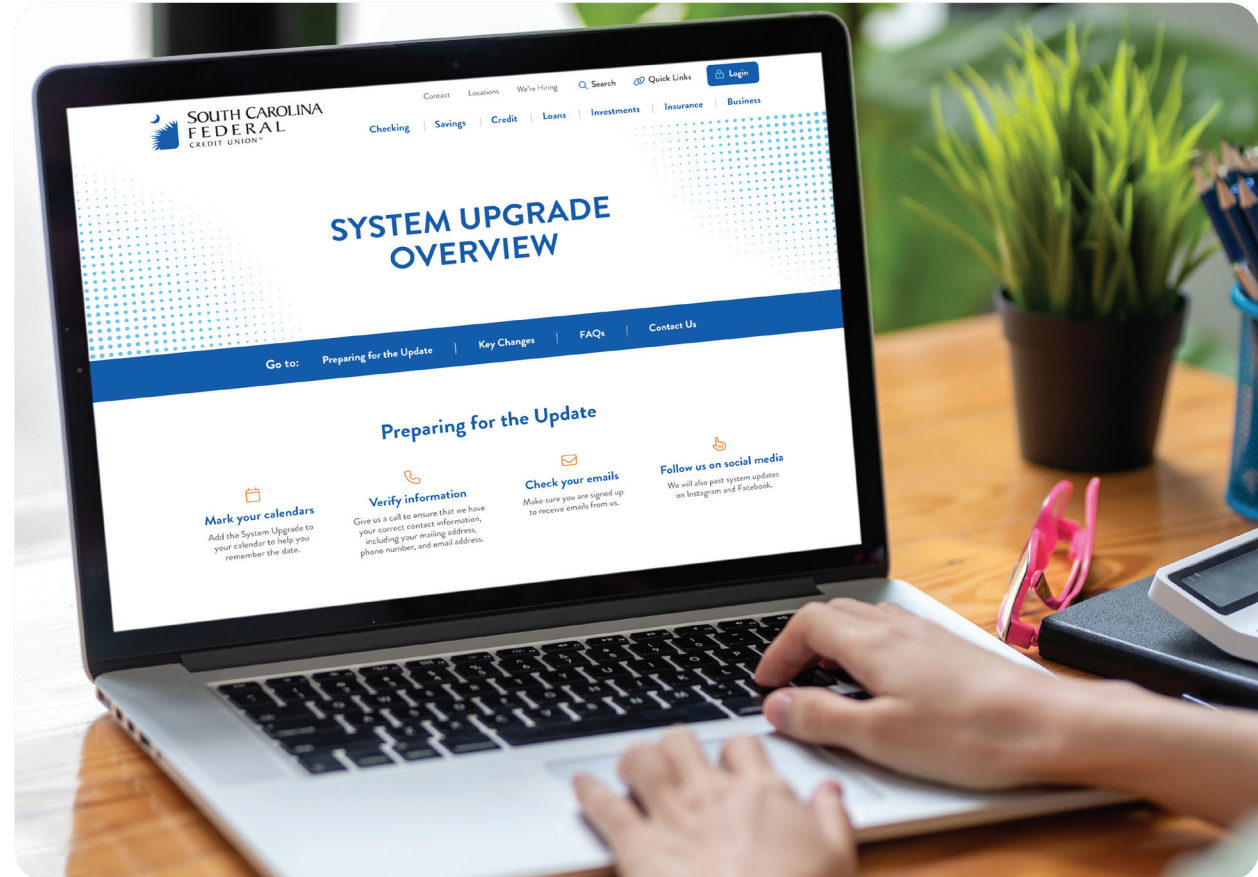
# SYSTEM UPGRADE

# WHAT'S CHANGING AND WHAT'S NOT



**OUR SYSTEM UPGRADE** affords us the opportunity to streamline how you bank, making it even easier to navigate and manage your accounts.

We've worked hard to ensure that many aspects of your banking experience remain the same, but there will also be some important changes for you to note. Let's dive in to what's changing and what's not.



## WHAT WILL CHANGE

- > **Account numbers.** See **Page 10** for details.
- > **Joint account viewing.** Turn to **Pages 12 – 13** for more information.
- > **Online and Mobile Banking.** Learn more on **Pages 16 – 17**.
- > **New service request options** in Online and Mobile Banking.
- > **Transfer money to another South Carolina Federal member** via Online and Mobile Banking.
- > **Member statements.** Your member statement will look the same as it does today, though some of the information will be presented in a new format.
- > **Quarterly member statements.** Moving forward, all member statements will be delivered monthly.
- > **New option for email receipts** in financial centers.

## WHAT WILL STAY THE SAME

- > Debit and credit cards
- > Online and Mobile Banking usernames and passwords
- > Automatic deposits/payments
- > Checks
- > Account nicknames
- > Our routing number **(253278401)**
- > Scheduled transfers and payments





# PREPARING FOR THE SYSTEM UPGRADE

## OUR SYSTEM UPGRADE TAKES PLACE:

**FRIDAY, FEBRUARY 28 – MONDAY, MARCH 3**

During our System Upgrade, we expect your banking experience to be similar to how it is today, but we need to make you aware of a few services that will not be accessible.

Check out our important chart on [Page 7](#) that outlines service availability from February 28 – March 4.

**DEBIT AND CREDIT CARDS WILL WORK ALL WEEKEND**



## SERVICE AVAILABILITY DURING THE SYSTEM UPGRADE:

	Friday, February 28	Saturday – Monday, March 1 – 3	Tuesday, March 4
<b>Financial Centers</b>	●	●	●
<b>Contact Center</b>	●	●	●
<b>Online and Mobile Banking</b>	●	●	●
<b>Phone Banking</b>	●	●	●
<b>Debit and Credit Cards</b>	●	●	●
<b>ATMs (cash withdrawals)</b>	●	●	●
<b>ATMs (deposits &amp; balance inquiries)</b>	●	●	●

● AVAILABLE   ● AVAILABLE UNTIL 6 P.M. ET   ● CLOSED / UNAVAILABLE

**ATMs will be accessible** during the System Upgrade for withdrawals only. Keep in mind that after 6 p.m. ET on Friday, February 28, you will be unable to make deposits at our ATMs. Additionally, account balances displayed at ATMs after 6 p.m. ET on Friday, February 28 may not reflect the most recent activity and therefore will not be accurate.

**To provide you with extra assistance during the System Upgrade, our Contact Center** will be open Saturday, March 1, Sunday, March 2, and Monday, March 3 from 8 a.m. ET to 6 p.m. ET to answer questions. Please note, we will not be able to perform transactions, provide balance updates, or make any changes to your accounts.



# PREPARING FOR THE SYSTEM UPGRADE

## HERE'S WHAT YOU NEED TO DO TO BE READY FOR THE SYSTEM UPGRADE:

### NOW THROUGH THURSDAY, FEBRUARY 27

- > **Add the System Upgrade to your calendar.**
- > **Verify that we have your correct contact information, including your mailing address, phone number, and email address.** You can verify your contact information by logging into Online or Mobile Banking, giving us a call, or visiting one of our financial centers.
- > **Follow us on social media** and make sure you are signed up to receive emails from us so you stay up-to-date about the System Upgrade. To confirm that you are signed up to receive emails from us, you can visit any of our financial centers or call us at **(800) 845-0432**.

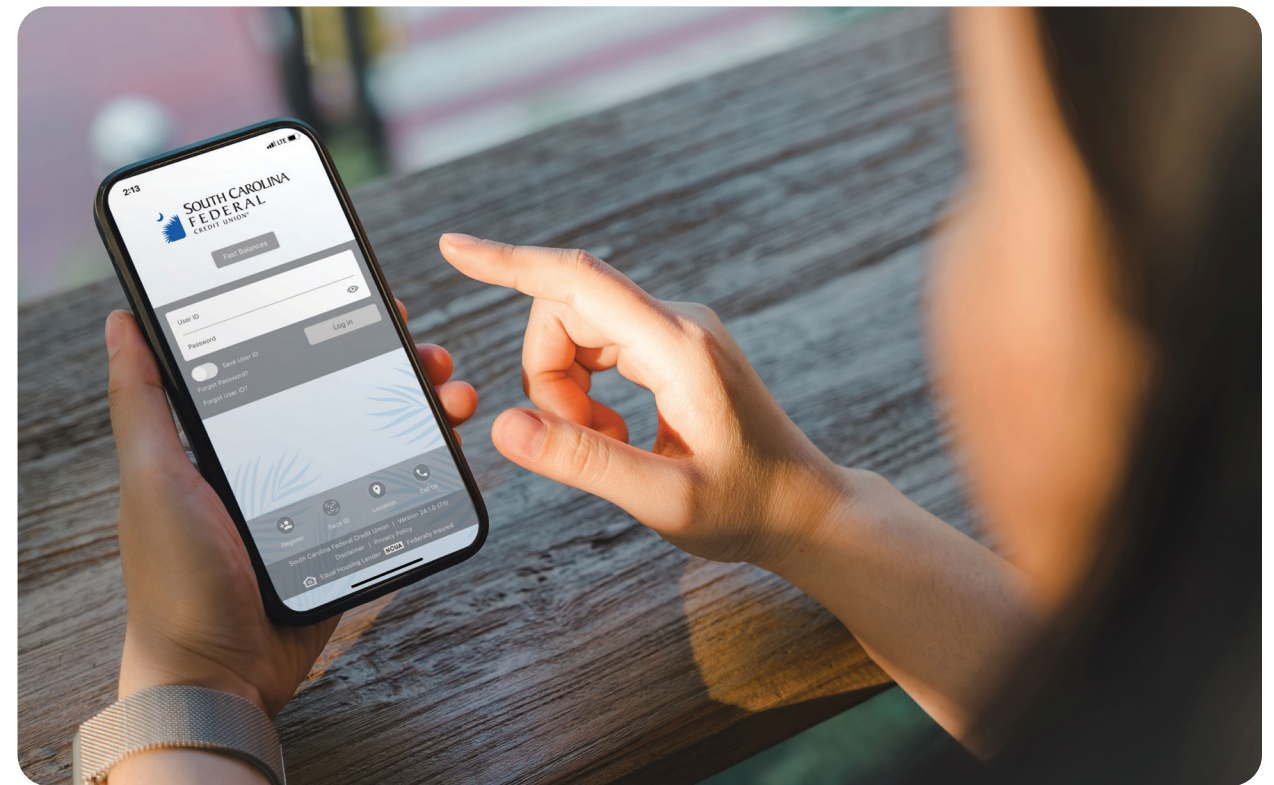
### BEFORE 6 P.M. ET ON FRIDAY, FEBRUARY 28

- > **Check your account balances and make note of them**, as you will not be able to check them again until Tuesday, March 4, when the System Upgrade is complete.
- > **Schedule or make any changes** to previously scheduled transfers, payments, or bill payments, as you will be unable to log in to Online or Mobile Banking until Tuesday, March 4.
- > **Make any ATM deposits as soon as possible.** Keep in mind, after 6 p.m. ET on Friday, you will be unable to make deposits at our ATMs until after the System Upgrade is complete on Tuesday, March 4.
- > **Quicken™, QuickBooks™, or Mint™ users**, download your transactions prior to 6 p.m. ET.



### ON TUESDAY, MARCH 4

- > **Update your Mobile Banking app** to get the latest version.
- > **Log in to Online or Mobile Banking and:**
  - Set up or reestablish desired alerts for your debit card, credit card, and account.
  - Verify that your scheduled transfers and payments appear as you expect.
- > **If you are unable to log in to Online or Mobile Banking** after the System Upgrade, call us for help at **(800) 845-0432**.

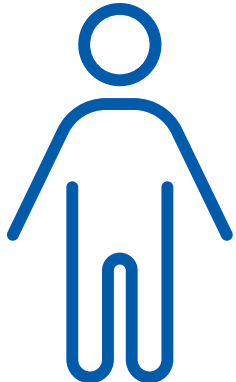








# ACCOUNT NUMBER CHANGES

As part of the **System Upgrade**, we have updated our account number structure to individualize each of your account numbers.

## HERE'S AN EXAMPLE OF HOW YOUR ACCOUNT NUMBERS WILL CHANGE AFTER THE SYSTEM UPGRADE:

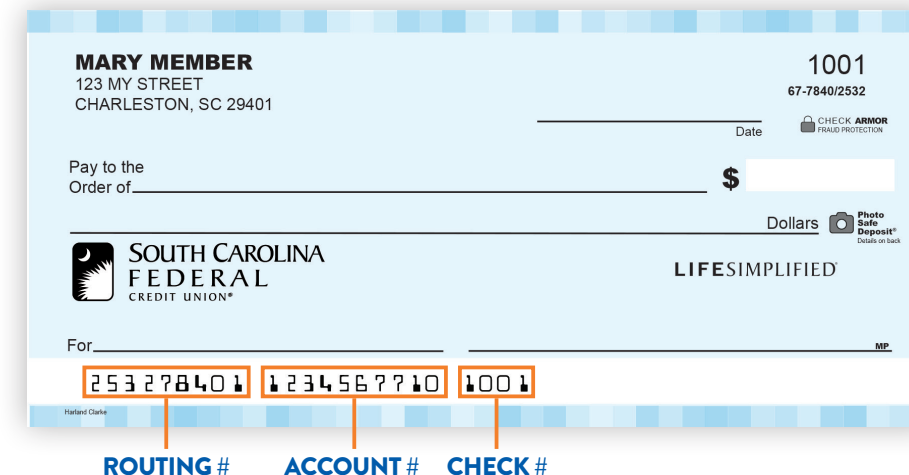
CURRENT MEMBER #	CURRENT SUFFIX #	NEW ACCOUNT #
 9999999	 Savings Suffix <b>00</b>	<b>999999900</b>
	 Checking Suffix <b>71</b>	<b>9999999710*</b> <small>* THE LAST NUMBER CAN RANGE FROM 0 - 9</small>
	 Auto Suffix <b>21</b>	<b>999999921</b>
	 Certificate Suffix <b>80</b>	<b>999999980</b>

### PLEASE NOTE

Even though your account numbers will change, **you will not need to replace your debit or credit card or order new checks.**

## If you need help with your new account number(s) after the System Upgrade, you can:

- > Log in to Online or Mobile Banking. Click on an account on the Account Summary page, click “Details” and then click “Show Full Account Number.”
- > Visit one of our financial centers.
- > Look at your checks to find your checking account number — it is the middle number on the bottom of your checks.



- > Look at your account card to find your checking account number — it is the number listed under Direct Deposit/Auto Draft.
  - If you do not know your member number, it is listed on this card beside Account.
- > Call us at **(800) 845-0432**.



# CHANGES TO JOINT ACCOUNT VIEWING

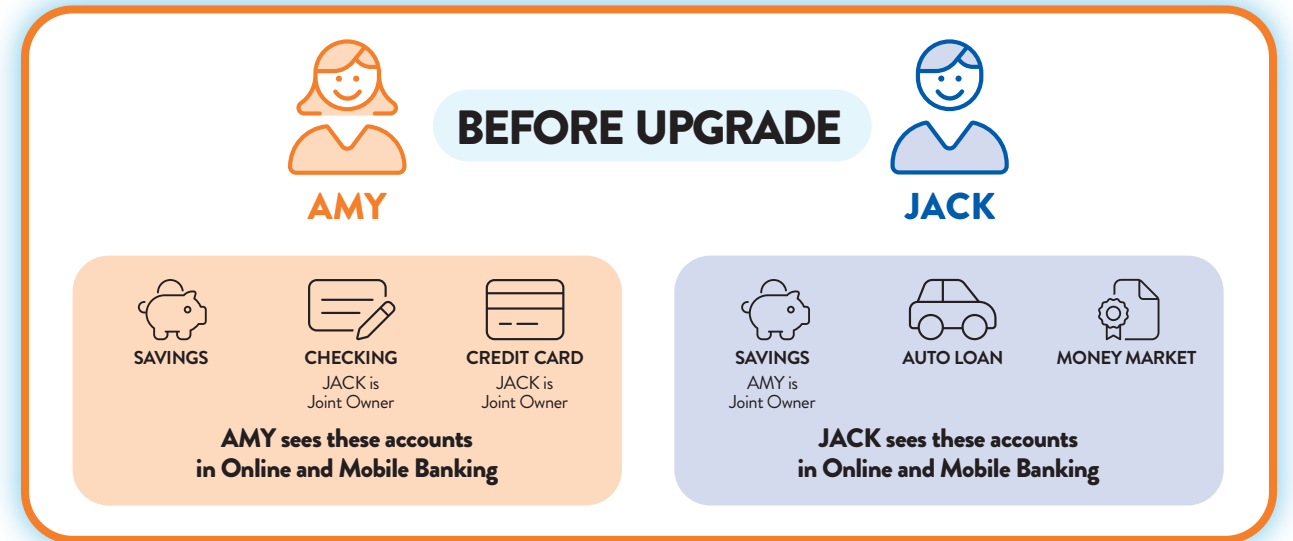
**AFTER THE SYSTEM UPGRADE**, you will have a more comprehensive view of your accounts in Online and Mobile Banking.

Beginning March 4, you will see all accounts that you are listed on as an owner, including joint accounts, under one Online and Mobile Banking login. That means if you share your Online Banking username and password with someone, they will also see all of these accounts.

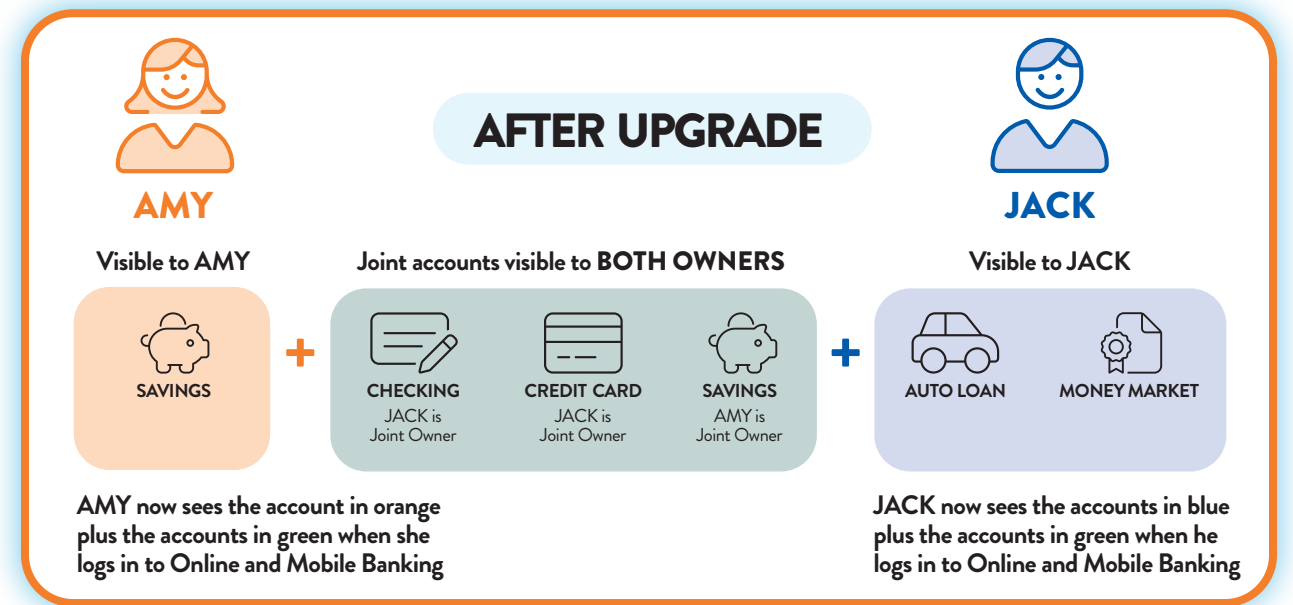
We encourage joint owners who do not currently have an Online and Mobile Banking username and password to now create their own.



## ONLINE AND MOBILE BANKING VIEW BEFORE THE SYSTEM UPGRADE:



## ONLINE AND MOBILE BANKING VIEW AFTER THE SYSTEM UPGRADE:



# BUSINESS MEMBERS

## OUR BUSINESS MEMBERS PLAY A VITAL ROLE IN OUR CREDIT UNION.

If you have a business account with us, we are here to help you and your company successfully navigate our System Upgrade.

### HERE ARE SOME IMPORTANT THINGS TO KNOW:

- > **Access to some products and services** will be limited or unavailable during our System Upgrade (**Friday, February 28 – Monday, March 3**). We encourage you to read **Page 7** for details, and make a note on your calendar so you can prepare ahead of time.
- > **Your business account numbers will be restructured** to individualize each of your account numbers. Check out **Page 10** for details.
- > **We are excited** to bring you a new Online and Mobile Banking platform. **Pages 16 – 17** give you a sneak peek and tout a few new features and benefits.
- > **Your business debit and credit cards will continue to function** after the System Upgrade, and your card numbers and PIN will remain the same.
- > **The account number on your checks is staying the same**, therefore you can continue to use your current checks.




WHAT TO DO ON



### HERE'S WHAT YOU WILL NEED TO DO:

After the System Upgrade is complete, there will be a few things you need to do to ensure you can successfully access your accounts.

#### On Tuesday, March 4, you will need to:

- > **Update your Mobile Banking app to get the latest version.** 
- > **Log in to Online or Mobile Banking and set up or reestablish any alerts** for your account or debit card.
- > **Reestablish permissions for any sub-users** you have set up in Online and Mobile Banking. Click the drop down with your business name, click "Settings," then click "Users." Click the key icon beside any user's name to adjust their permissions.

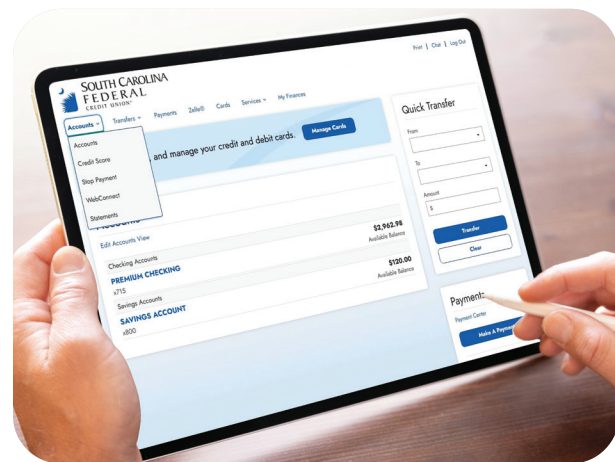
If you need help navigating our System Upgrade, visit any of our financial centers or give us a call at **(800) 845-0432**.





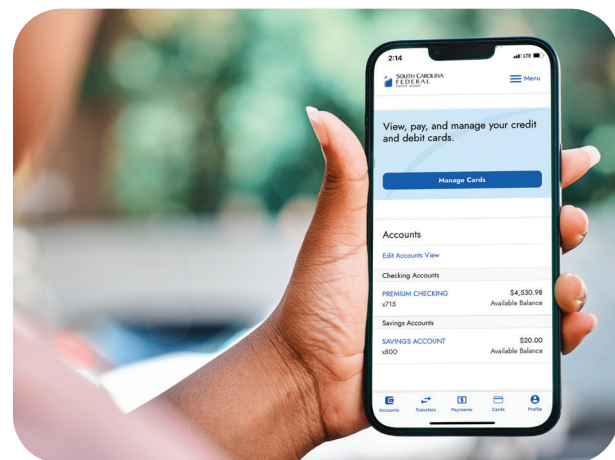
# NEW ONLINE AND MOBILE BANKING

**Our System Upgrade includes a new Online Banking platform and Mobile Banking app.** Beginning March 4, you will enjoy a clean, modern look and new features that help make banking with us even easier. The best part is that **you do NOT need a new username or password to log in!**



## ONLINE BANKING

To log in, visit [scfederal.org](https://scfederal.org) and click “Login” in the upper right corner the same way you do today. Once logged in, you will be greeted with a new look and feel.



## MOBILE BANKING

Update your Mobile Banking app to get the latest version.

< **Here’s a sneak peek of the new Account Summary screen.**



## NEW FEATURES AND FUNCTIONALITY:

### > Helpful Widgets

- **Quick Transfer:** You will now be able to quickly transfer between your accounts using the Quick Transfer widget on the Account Summary page.
- **Payments:** Make payments in a snap using the Payments widget available on the Account Summary page.

Quick Transfer

From: [Dropdown]

To: [Dropdown]

Amount: \$ [Input]

[Transfer]

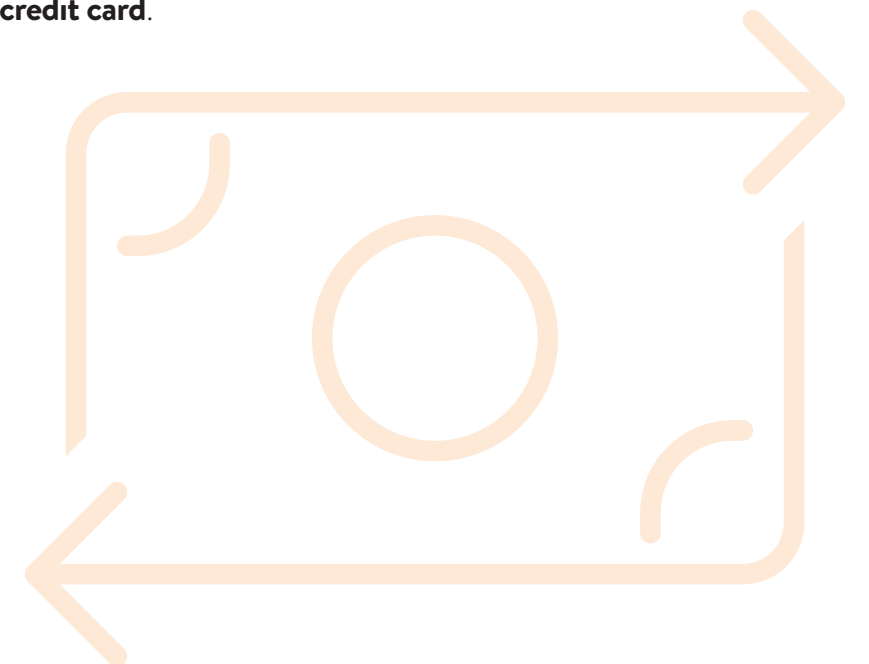
[Clear]

> **Transfer to other South Carolina Federal members** by clicking “Transfer Accounts” then “Add Account” in the “Transfers” dropdown.

> **New service request options** — submit a request to change or modify your direct deposit, request a wire transfer, submit a request to stop an ACH payment, or submit a name change request.

> **Transfer to and/or from accounts** you have at other financial institutions at no charge from us by clicking “Transfers” and then “External Transfers.”

> **Apply for a new auto loan or credit card.**



### WANT TO MAKE ADJUSTMENTS TO HOW YOUR ACCOUNTS APPEAR?

When you log in to the new Online and Mobile Banking, some of your personal account settings may not appear the same. You can change the order in which your accounts are displayed or hide accounts that you do not wish to see. Simply:

- > **Click “Edit Accounts View”**
- > **Reorder your accounts or hide the accounts you do not wish to see**

### NEED TO SEND MONEY TO A SOUTH CAROLINA FEDERAL ACCOUNT THAT YOU CANNOT SEE IN ONLINE OR MOBILE BANKING?

You may notice that an account you previously saw in Online or Mobile Banking no longer appears when you log in. This may be because you are not a joint owner on this account.

If there are accounts that you’d like to send money to, just click “Transfer Accounts” then “Add Account” in the “Transfers” dropdown.

### UNSURE WHICH CREDENTIALS TO USE TO LOG IN TO ONLINE AND MOBILE BANKING?

If you have multiple Online and Mobile Banking profiles today, you are welcome to use any of your username and password credentials to log in after the System Upgrade is complete.

**IF YOU HAVE TRIED AND ARE STILL UNSUCCESSFUL LOGGING IN,** please give us a call at **(800) 845-0432**. We are happy to help!

### FRAUDSTERS ARE ALWAYS LOOKING FOR OPPORTUNITIES TO COMPROMISE YOUR ACCOUNTS.

Rest assured, we will maintain our normal security processes and protocols during our System Upgrade, but it is important for you to stay vigilant about keeping your information secure.

Please remember that before, during, and after our System Upgrade, an employee of South Carolina Federal will NEVER call you and ask you to give them any of the following information:

- > **Your account number**
- > **Your Social Security number**
- > **Your date of birth**
- > **Your Online and Mobile Banking username or password**
- > **Your debit card or credit card number**
- > **Your PIN**
- > **Secure codes sent to your phone or email**

If you receive a phone call, text message, or email asking you for sensitive information like the examples given above, **DO NOT** provide any information, click on any links, or engage with the caller or message in any way. Instead, you should reach out to us directly by coming into a financial center or calling us at the phone number listed on our website.



**FOR MORE TIPS ON KEEPING YOUR FINANCES SAFE,** visit our Security Center at [scfederal.org](https://scfederal.org).



# FREQUENTLY ASKED QUESTIONS

## Q Why is South Carolina Federal doing the System Upgrade?

A Technology is continuously evolving, especially within the financial services industry. We are upgrading our system to ensure we continue to provide the highest level of account security and member service.

## Q Why will the System Upgrade take several days?

A The upgrade takes several days as there are many detailed steps and processes we must undertake in order to complete the upgrade. We have to capture all of the data from our old system, transfer it to the new system, and ensure everything appears correctly. We will also connect the new system to all of the ancillary services we use to maintain and service your accounts. During the System Upgrade, we also perform significant testing to ensure our new system is functioning as intended, which helps minimize service disruptions.

## Q Will my debit and credit cards work during the System Upgrade, and will I be able to access my accounts and funds?

A Yes. You will have access to your accounts to make purchases and withdrawals using your debit and credit cards during the System Upgrade. Some products and services — such as Online and Mobile Banking and ATM deposits — will be unavailable during that time. Check out the important chart on [Page 7](#) to learn more about account access and service availability throughout the upgrade.

## Q What happens if I am scheduled to receive a direct deposit during the System Upgrade?

A Any direct deposits received before 6 p.m. ET on Friday, February 28 will be deposited into your account that day, including credits that are future-dated. Any direct deposits sent after 6 p.m. ET on Friday, February 28 will be deposited into your account by close of business on Monday, March 3.

## Q Will my account and financial information stay secure during the System Upgrade?

A We will maintain all of our security protocols during the System Upgrade to help keep your accounts and financial information secure. We encourage you to be extra vigilant about protecting your sensitive information during this time. Check out [Page 19](#) for our top tips!

## Q What do I do if I need help during the weekend of the System Upgrade?

A Our Contact Center will be open Saturday, March 1, Sunday, March 2, and Monday, March 3 from 8 a.m. ET to 6 p.m. ET to answer questions. Please note that during the System Upgrade, we will not be able to perform transactions, provide balance updates, or make any changes to your account.

## Q Will my debit card or credit card number change? What about my PIN?

A No. Your debit and credit card numbers will remain the same, and your PIN will not change.

## Q Will my Online and Mobile Banking username or password change?

A No. You will use your existing username and password to log in to Online and Mobile Banking. If you have multiple Online and Mobile Banking profiles, you can use any of your credentials to log in.

## Q Will I need to download a new Mobile Banking app?

A No. Simply update your Mobile Banking app to get the latest version.



## Q Can I use my current checks after the System Upgrade? Will I need to order new ones?

A Yes, you can still use your current checks after our System Upgrade is complete. You will not need to order new checks.

## Q Will my direct deposit and recurring payments still work after the System Upgrade?

A Yes. There will be no impact to your direct deposit or recurring payments.

## Q Will I lose access to my account history?

A No. You will have access to 12 months of account history.

## Q Will my loan payment due dates change?

A No. The due dates for your loans will remain the same.

## Q Why are you changing my account number?

A We have updated our account number structure to individualize each of your account numbers.


## Q Will South Carolina Federal's routing number change?

A No. Our routing number will remain the same **(253278401)**.








## IF YOU HAVE QUESTIONS OR NEED SUPPORT DURING THE SYSTEM UPGRADE, YOU CAN:


 **CALL US.** Our Contact Center will be open Saturday, March 1, Sunday, March 2, and Monday, March 3 from 8 a.m. ET to 6 p.m. ET. Call us at **(800) 845-0432** and a team member will be happy to answer questions. Please note that we will not be able to perform transactions, provide balance updates, or make any changes to your accounts.

## IF YOU HAVE QUESTIONS OR NEED SUPPORT BEFORE OR AFTER THE SYSTEM UPGRADE, YOU CAN:

 **CALL US.** Our Contact Center is open Monday – Friday from 8 a.m. ET to 6 p.m. ET. Call us at **(800) 845-0432**.

 **VISIT US.** To locate the financial center nearest you, visit [scfederal.org/branches-atms](https://scfederal.org/branches-atms).

 **EMAIL US.** You can email us at [contactcenter@scfederal.org](mailto:contactcenter@scfederal.org). Please note that email is not a secure form of communication, so please do not include any sensitive account information in your email.

 **CHAT US.** Visit [scfederal.org](https://scfederal.org) and click the chat icon in the lower right-hand corner. Team members are available to assist you during normal business hours.

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