

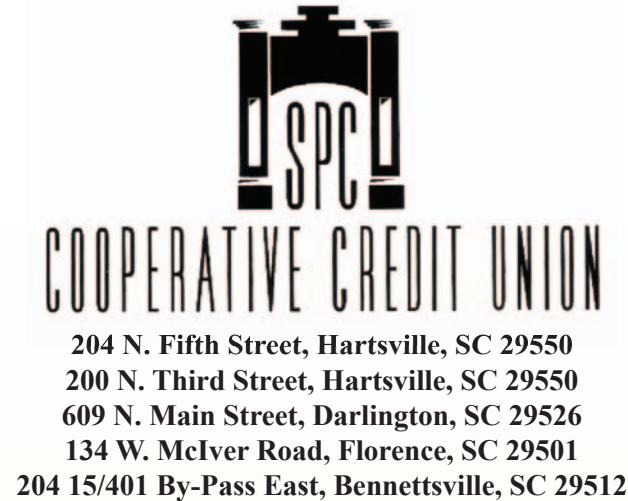
# SPC CARES FOR ITS COMMUNITY!

SPC Cooperative Credit Union seeks to be involved in and make a difference in the lives of its credit union members by actively supporting the community. On an annual basis, a rotating committee of credit union employees set goals for community projects. Here are specific examples of SPC giving back to its community in 2007-2008:

- \$5,500 in scholarships to high school graduates throughout Darlington, Florence & Marlboro County
- \$16,921 was contributed to the American Cancer Society
- \$6,524 was raised for the McLeod Children's Hospital
- \$1,512 was raised for the Marlboro County March of Dimes
- \$430 was contributed to the Make-A-Wish Foundation.

SPC also donated to a number of projects including: local high school and recreational athletic programs, community development, civic and local business sponsors, the Governor's School for Science and Mathematics and Coker College.

# SPC CARES FOR ITS COMMUNITY!



[www.spccu.org](http://www.spccu.org)



*Where people are worth more than money.™*



NOT FOR PROFIT, NOT FOR CHARITY, BUT FOR SERVICE.



# THE CREDIT UNION DIFFERENCE

*Statement of Commitment to Members*



CATCH THE  **HOMETOWN** Spirit™

# GET THE FACTS ON SPC!



## SPC's CREDIT UNION PROMISE

SPC Cooperative Credit Union's Mission is to provide its member-owners with caring and professional service by offering products and services that have value. SPC seeks to:

- be responsive to the needs and expectations of its members;
- be competitive, fair and reasonable in price and return;
- deliver service in a timely, professional manner by staff who are well-trained and justly compensated for their commitment, effectiveness, and service quality;
- supportable and prudently managed within its financial means, and reflective of its shared value.

The SPC Cooperative Credit Union *Statement of Shared Vision* states its commitment to becoming the preferred, primary, convenient and comprehensive financial service center for all of its members.



## PRODUCTS & SERVICES WITH A SMILE!

SPC Cooperative Credit Union consistently seeks better ways to serve its members. Here are some specific examples of products and services offered at SPC:

**SPC Checking** - This account has no monthly service charge, no limit on checks, no minimum balance, **FREE** SPC Debit card, BillPay services and use of online banking through SPC NetBranch or SPC ANYTIME Telephone Response System.

**Financial Guidance** – SPC provides **FREE** financial assistance to members in need of regaining control of their financial situation by facing and resolving current financial problems, as well as preventing future financial difficulties.

**Mortgage Loans** - SPC makes conforming and non-conforming loans. The staff works with the State Housing Authority & Fannie Mae to assist members with limited incomes purchase a home.

**Members Financial Planning Services** - is a no cost or obligation service designed to help SPC members organize their financial affairs and plan for the future. Provided by Anderson & Strudwick, Inc. - SPC Cooperative Credit Union's investment planning partner. An Investment Professional is available to meet with credit union members at their local branch.

## THE KEY TO OUR GROWTH HAS BEEN OFFERING MEMBERS BASIC, AFFORDABLE SERVICE AND PROVIDING MODERN TECHNOLOGY.



## OUR CORE VISIONS

EVERYBODY COUNTS,  
EVERYBODY CARES,  
EVERYBODY IS A MEMBER  
TO DELIGHT AND  
EVERYBODY DELIVERS  
EXCELLENCE EVERYDAY.

As a member-owned, not-for-profit financial cooperative, SPC is committed to its members and its community. To fulfill its commitment, SPC has adopted a *Statement of Shared Values* and a *Statement of Shared Vision*. These statements specifically define the purpose, goals and objectives for service at SPC. They also explain how the credit union serves its members, contributes to the community, and provides its employees with a healthy and desirable work environment.

SPC Cooperative Credit Union was chartered in 1941 to serve employees of Sonoco Products Company to provide a means by which employees could save, borrow, and eventually purchase their homes. While many things have changed, our objective remains the same: to serve our member-owners.

Today, our credit union members total over 19,000. Anyone who lives, works, or attends school in Darlington, Florence, or Marlboro Counties is eligible for membership. In addition, we serve select employee groups throughout the region, as well as the employees of Sonoco Products Company and its affiliates throughout the United States.

SPC continues a proud tradition, which began more than 60 years ago, of providing high quality services to its diverse membership. SPC is a full-service financial institution, offering a complete selection of electronic services including home banking and on-line bill payment. In addition, SPC provides basic low cost services including free checking.

SPC membership includes a significant number of people who are considered economically disadvantaged. Twenty-four percent (24%) of the population in Marlboro County live at or below the poverty level, while Darlington and Florence Counties follow at Twenty-one percent (21%) and Seventeen percent (17%), respectively. Within the Credit Union's tri-county membership base, approximately Fifty-four percent (54%) of families have income less than \$50,000. **Twenty-eight percent (28%)** of the Credit Union's membership have family income of less than \$30,000.