

## CARD SERVICES

1st Cooperative FCU offers a Visa® Check Card (debit) that allows the member access to any one of thousands of ATMS that are part of the STAR SF Network. This card may also be used in place of a check anywhere around the world that displays the VISA logo. With VISA, you are never too far away from your credit union.

## FINANCIAL COUNSELING

We have a certified financial counselor to provide financial education and credit counseling services to our membership. We will assist our members in establishing a budget, clearing up their credit report, and managing their finances in a manner that will produce wealth.

## SHARED BRANCH BANKING

1st Cooperative has partnered with the CU Service Center to provide more accessibility to our members. Through the shared branching network, you can go to 44 locations in South Carolina to transact your business with 1st Cooperative. Call the Credit Union to find the location nearest you.

## ONLINE ACCESSIBILITY

Handle your Credit Union business from any place you have internet access 24 hours a day, 7 days a week. Retrieve account information, request transfers and do much more on our secured website.



808 Knox Abbott Drive  
Cayce, SC 29033-3318

**Office**  
(803) 796-0234

**Fax**  
(803) 926-3177

**[www.1stCooperative.org](http://www.1stCooperative.org)**

**Hours of Operation**  
Monday – Friday 8:30 a.m. to 5:00 p.m.



**1st Cooperative**  
Federal Credit Union



**SERVICES**

**BROCHURE**



## ABOUT US

1st Cooperative Federal Credit Union was chartered on April 20, 1970 as the South Carolina Electric Cooperative Employees Credit Union. This state chartered credit union was established to provide a means for the employees to pool their resources together and create an opportunity for them to borrow those funds for prudent and productive purposes at reasonable rates. In an effort to expand the membership and services in 1999, South Carolina Electric Cooperative Employees Credit Union applied for and was granted a federal charter to operate. The name was changed to 1st Cooperative Federal Credit Union and the membership was expanded to include not only employees of the electric cooperatives of South Carolina and their family members, but also directors and trustees of the electric cooperatives of South Carolina and their family members.

## VISION

1st Cooperative Federal Credit Union will provide the highest level of personal financial service while employing sound money management practices that will guarantee the continued growth of the Credit Union. We will be the primary savings institution for our members as we educate them on the wise use of capital and credit. We will be a catalyst in promoting financial stability for our membership, which will result in the sustainability of the Credit Union.

## MISSION

We will enhance the lives of our members by providing high quality financial services that aid in the achievement of their financial objectives while encouraging sound money management practices.

## JOINING IS EASY

Employees and trustees of the Electric Cooperatives of South Carolina can enjoy the unique privilege of joining a credit union established specifically with them and their family members in mind. Persons within this distinguished group can complete a membership application, pay a one time membership fee of \$1.00, make a minimum deposit of \$25 into a share (savings) account and immediately take advantage of the many benefits that are offered through 1st Cooperative FCU.

## SAVINGS OPTIONS

### Share (Savings) Account

Every member becomes an owner of the credit union by opening a share (savings) account. You can decide how much you would like to save and earn dividends at a competitive rate. You are allowed six withdrawals per quarter and dividends are paid monthly.

### Kid's Club Account

This account is for children ages 0 to 12. The account holders receive a gift when they open the account, a gift on their birthday, and occasional holiday gifts. They also receive a quarterly newsletter and earn dividends monthly.

### Teen Savers Account

This account is for children ages 13 to 17. This account also includes a gift when the account is open, on their birthday and occasional holiday gifts. Dividends are paid monthly.

### Holiday Helper Account

Holiday time can be less hectic with a Holiday Helper Account. Open the account with \$5 and earn quarterly dividends. The entire balance of the account will be mailed to you or transferred to your account on or after November 1st of each year.

### Share Certificates

Begin your investment portfolio by opening a certificate of deposit and earn a higher dividend rate. The minimum deposit on the 3-month and 6-month certificates is \$500. The minimum deposit on the 12-month and 24-month certificates is \$1000. Rates vary depending upon the term.

## CHECKING OPTIONS

### 1st Freedom Checking Account

Enjoy the benefit of a no minimum, no monthly maintenance fee checking account. Open your 1st Freedom Account with a minimum of \$50 and be privileged to unlimited check writing and overdraft protection from your savings account or a line of credit (must qualify).

### 1st Choice Checking Account

Our 1st Choice Checking offers the opportunity to earn dividends on your checking account. Open the account and maintain a low minimum balance of \$300. A monthly maintenance fee will be charged if the balance falls below the minimum. Unlimited check writing and overdraft protection are also available on this account.

## LENDING OPTIONS

At 1st Cooperative, we want to be your first and last thought when it comes to loans. Making loans to our members is not just something that we do; it is one of our principal reasons for existence. We offer a variety of lending products to help improve the quality of life for our members. We offer competitive terms and rates based on individual qualifications.

- New and used automobiles
- New and used boats and recreational vehicles
- New and used tractors or lawn and garden equipment
- Personal signature loans
- Personal lines of credit
- Share secured loans
- Home equity loans

We offer loans for almost any reason. Call or stop by the credit union and let us help you.

## CONVENIENT SERVICES

There are many services available to you at 1st Cooperative. If you do not see a particular service listed, just ask us. We are committed to providing all your financial needs and may be able to accommodate you.

- Notary Public Service
- ACH and payroll deduction service
- Electronic/Wire Services
- Share Insurance
- Loan Protection Insurance
- 1st Mortgage Referral Service

