

Business Services

We make it our priority to understand your business needs and offer the best financial support and solutions available. Our business products and services are competitively priced, and best of all, we offer the individual attention and friendly personal service you desire. Our goal is to help make your life a little easier.

Loans and Credit Cards

New and Used Vehicle Loans, including boats, RVs, motorcycles, utility vehicles, and farm equipment

- Same low rate on new and used vehicles up to seven model years old, depending on term.
- Ask about our automatic draft and Green Auto Loan rate discounts.

Home Loans, including Conventional Fixed Rate and Adjustable Rate Mortgages, VA, FHA, and USDA financing options

Home Equity Loans and Lines of Credit

- Receive up to \$400 toward closing fees on a minimum \$5,000 home equity line of credit advance.

Personal Loans and Lines of Credit

We understand sometimes you need money for unexpected expenses, medical bills, or a family vacation. Our Personal Loans and Lines of Credit can help.

Business Loans, including Commercial Real Estate and Term Loans, Lines of Credit, and Trade Finance

Visa® Credit Cards

Contact Credit Union for more details.

CCU Athletics Visa® Credit Card

Ask how you can get an official credit card of CCU Athletics. Choose from three spirited designs! A percentage of each purchase is donated to the University to help fund scholarships for deserving students*.

No matter what loan you need, Carolina Trust has consumer friendly terms and competitive rates. Plus, we have a quick and convenient loan approval process. Apply for loans online, by phone, or in person at any of our branch locations. Visit our website for current rates and additional discount information.

Loan approval and approved Annual Percentage Rate are subject to credit worthiness. Loan discounts subject to change without notice. *Carolina Trust is an official partner of CCU Athletics. ATM withdrawals and cash advances do not qualify for CCU contribution incentive. Carolina Trust Federal Credit Union is an official partner of Coastal Carolina Athletics. If you live outside the Credit Union's field of membership and want a school Visa® credit card, then you are eligible for membership upon joining the CCU Alumni Association. A credit card may not be issued to consumers younger than 21 unless the written application includes: (i) an individual cosigner age 21 or older; or (ii) consumer submission of financial information indicating an independent means of repaying any credit obtained. CCU Athletics card is not available as a Visa® Secured card. Certain restrictions apply. See Credit Union for details.

Insurance & Investments

Carolina Trust Federal Credit Union provides cost effective insurance options through trusted brokers. Whether you're interested in long-term care insurance or competitively priced auto insurance, we've got you covered!

- Auto Insurance
- Mechanical Repair
- Guaranteed Asset Protection (GAP)
- Homeowners Insurance
- Debt Protection
- Accidental Death & Dismemberment
- Whole Life Insurance
- Full Service Financial Investments

Safe Deposit Boxes

Protect your valuables and important documents from loss or damage. Varying sizes available at Conway, 21st Avenue, Holmestown Road, Little River, and Johnsonville branch locations. Call 843.448.2133 for availability.

Safe deposit box contents are not insured by financial institution.

Contact Us

Website

www.carolinatrust.org

Phone Number

843.448.2133 or 888.448.2133

Routing Number

253279510

Mailing Address

PO Box 780004

Myrtle Beach, SC 29578-7804

Branch and ATM Locations

Lobby Hours: 8:30am - 5:00pm

Drive-Thru Hours: 8:00am - 5:00pm

Friday Surfside Beach Lobby Hours: 8:30am - 6:00pm

Friday Drive-Thru Hours: 8:00am - 6:00pm

| Location | Branch | ATM |
|-------------------------------|--------|-----|
| Conway | | |
| 2518 Main Street | ● | ★ |
| 1610 Church Street | | ★ |
| 100 Spadoni Park Circle | | ● |
| Johnsonville | | |
| 422 N Georgetown Highway | ● | ● |
| Lake City | | |
| 219 W Main Street | ● | |
| 273 N Ron McNair Boulevard | | ★ |
| Little River | | |
| 1602 Highway 17 | ● | ★ |
| Myrtle Beach | | |
| 1010 21st Avenue N | ● | ★ |
| 4254 Holmestown Road | ● | ★ |
| 269 Carolina Forest Boulevard | | ★ |
| 735 Farrow Parkway | | ★ |
| North Myrtle Beach | | |
| 811 Highway 17 S | | ★ |
| Surfside Beach | | |
| 1610-C Highway 17 Business S | ● | ★ |

★ Deposit-Taking ATM

09/24

Member Services

Checking · Savings · Loans
Credit Cards · Business Services




Carolina Trust®
FEDERAL CREDIT UNION
carolinatrust.org • 843.448.2133



This credit union is federally insured by the National Credit Union Administration.

A Better Way of Banking

Carolina Trust Federal Credit Union began as Myrtle Beach Air Force Base Federal Credit Union in 1958. We are a unique not-for-profit financial cooperative, and we return credit union profits to our membership through competitive rates, consumer friendly terms, low fees, innovative services, and personal attention. Membership is open to individuals and business owners who live, work (or regularly conduct business in), worship, volunteer, or attend school in Horry, Georgetown, Marion, Williamsburg or southern Florence County (south of Lynches River), South Carolina or Brunswick County, North Carolina. Relatives of members and business owners are also eligible to join our Credit Union.

Deposits at Carolina Trust are federally insured by the National Credit Union Administration (NCUA). This U.S. Government agency federally insures deposits and certain retirement accounts to at least \$250,000. According to the NCUA, "Not one penny of insured savings has ever been lost by a member of a federally insured credit union." It is one of the strongest federal deposit insurance programs in the United States.

Savings Accounts

Traditional Savings

Upon joining the Credit Union, all members - both primary and joint accountholders - must deposit \$25 each to their basic savings account*. This is not a fee but simply the minimum deposit required to keep the account open.

*Business members must deposit \$50 to their Savings account.

Certificates

- Fixed Rate (3-60 Month Terms) - The fixed dividend rate increases with a longer term commitment.
- Money Builder (12 Month Term) - For the beginning saver. Monthly deposits are required by payroll deduction, ACH, or direct deposit.

- Variable Rate (18 Month Term) - The dividend rate on this certificate may vary depending on the market, and members have the option to add funds to this certificate as often as they prefer.

IRAs

- Fixed Rate (6-60 Month Term) - For retirement savers. The fixed dividend rate increases with a longer term commitment.
- Savings - This retirement savings account offers tax benefits*.

*Consult your tax advisor regarding IRA contributions.

Christmas Club

A wonderful way to save for holiday expenses year round; funds transfer to your checking or savings account on November 1st.

Health Savings Account

This account supplements qualifying high deductible health plans and allows tax-free withdrawals for plan-approved medical expenses not covered until the high deductible has been met. HSA balances roll over each year and do not rely on employer contributions.

Goal Club Youth Savings

Kids and teens are encouraged to learn financial responsibility, practice good savings habits, and save for their futures.

Checking Accounts

Free Checking

No monthly service charge or minimum balance required. Non-dividend bearing account.

Direct Checking

For members who have a direct deposit* with Carolina Trust. There is no monthly service charge or minimum balance required. Dividends are paid on a minimum monthly balance of \$250.

*A payroll, Social Security or pension check qualifies.

50 Plus Checking

For members age 50 and older. There is no monthly service charge or minimum balance required. Upon request, members may receive one free box of checks per year. An increased

dividend rate is earned on monthly checking balance if combined savings and checking balance does not fall below \$2,500. If the combined monthly savings and checking balance falls below \$2,500, then the standard checking dividend rate will be earned. If the checking balance falls below \$250, then dividends are not earned that month.

Free Student Checking

For full-time enrolled college students ages 18-24. There is no monthly service charge or minimum balance required. Upon request, students may receive one free box of checks per year and free incoming wire transfers. Non-dividend bearing account.

Encore Checking

If you've experienced previous checking mishaps and are looking to re-establish a checking relationship, we hope to give you a second chance to make a good impression. Certain account restrictions apply.

Also Available: Goal Club Checking for ages 14-17.

Money Market Account

We offer tiered-rate money market accounts. Dividend rates apply based on account balance. Unlike savings and IRA certificates that do not allow for early withdrawals without penalty, money market accounts provide competitive dividend rates and allow for up to three withdrawals each month and additional deposits.

Convenient Access



CO-OP ATM Network

If a Carolina Trust ATM is not nearby, don't worry! We belong to the CO-OP ATM network which provides members with surcharge-free* access to almost 30,000 ATMs nationwide.

*The ATM owner does not charge a fee, but a small Carolina Trust foreign ATM fee will apply.



CO-OP Shared Branch

As an added convenience, Carolina Trust belongs to the CO-OP Shared

Branch Network. This enables Carolina Trust members to conduct financial transactions from numerous credit union locations just as you would at your hometown Carolina Trust branch.

Digital Banking

With Carolina Trust's free digital banking, you can safely access your Credit Union accounts 24/7! View your account balance, transfer funds between accounts, verify deposits, view cleared check images, monitor your account with eAlerts, pay bills through Bill Pay, and much more!

Download Carolina Trust's mobile banking app to make check deposits securely from your smartphone. Even if you don't own a smartphone, you can still access our mobile site at carolinatrust.org to login to your account.

E-Z Teller Phone Banking

From any touchtone phone, check your balances, obtain loan information, transfer funds and even make loan payments.

eStatements

Reduce mail clutter and the need to shred paper statements with free eStatements. Sign up for eStatements to view your password-protected statements from our secure digital banking site. eStatements will store up to 18 months of your financial statements online, and information can be saved or printed for your records.

VISA® Debit Card

A quick, safe, and convenient alternative to check-writing and cash. Use your debit card for retail purchases and cash withdrawals at ATMs displaying the VISA®, CIRRUS®, PLUS®, STAR® and/or CO-OP Network logo. Receive your debit card with Instant Issue at any branch.

Credit Union Benefits

ID Protection

Protect yourself with Identity Theft Protection services through Deluxe Provent®. Four reasonably priced packages are available and each contains ID Theft Restoration in the event your identity becomes compromised.