



Become a Member

What is a Credit Union?

A credit union offers a better way to bank; owned by you and working for you to give you control over your financial future. And because we're a different kind of financial institution that's owned by its members, you get a piece of the pie. How?

- Lower loan rates
- Higher savings rates
- Lower or even no fees for many services
- Friendly staff and personal service
- You get to vote to elect the Board of Directors

Simple. To the point. How do you get started?

Simply bring in a current government issued photo ID** and one other form of ID, make a \$5 deposit into a regular Savings account, and complete our membership application. We operate 11 branches throughout the state of South Carolina and we are committed to serving the people who live and work in those communities. Your \$5 establishes your

relationship and gives you a voice in the credit union. Once you join - direct deposit is easy! Find the Direct Deposit Authorization Form [here](#). Be sure to validate your account number.

What if you just want a loan? Even simpler! You can apply and get approved for your loan first and bring in your ID and \$5 when you come in to close on your loan. We make it easy to apply online. Ready to open an account? **Find** your nearest branch location and be something more than just a number!

Still have questions? It's a big decision, we know! Stop by any of our branch locations or give us a call. We would be glad to answer all of your questions. Check out our [Tips on Switching Financial Institutions](#).

NOTICE: The Patriot Act of 2001 obligates all persons seeking to open an account to fully comply with the identity verification requirements of the Bank Secrecy Act, as amended from time to time.

***If the address on your photo ID is out of date you will also need to bring in proof of your current address, such as a copy of a utility bill.*