

We know you're busy, and balancing all the things you have to do is not an easy task. That is why we developed a group of simple services that can help make your life just a little easier. With convenient account access, simple banking options, and a secure environment, CPM makes managing your finances a dream.

- **CPM Anytime Online Banking** - Available 24 hours a day, 7 daysweek
- **Visa® Debit Card** - Instant issue available in branch locations
- **Visa® Gift Cards** - Available at all branch locations
- **Online Account Opening**- Open your account online in minutes.
- **ALLPOINT and CO-OP ATM networks** are surcharge free to CPM ATM/ Debit cardholders.

Other Member Services Available

- Free Financial Education thru Webinars, Seminars and On-Line offerings
- Financial Counseling and Education resources are free to credit union members
- Free notary services for members
- Safe Deposit box rentals available at some locations
- Accounts for kids, teens, and young adults
- Senior benefits starting at age 55
- Zelle (available through online banking or mobile banking)

Branch Locations - 11 branches to serve you

North Charleston at Park Circle
1066 Montague Ave. N
Charleston, SC 29405 fax
843.566.9312

Summerville at Nexton®
165 Brighton Park Blvd.
Summerville, SC 29486
fax 843.871.8884

Orangeburg
1174 Boulevard St., NE
Orangeburg, SC 29115
fax 803.531.2233

CPM Contact Center
800.255.1513
M-F 8 - 6
Sat 9 - 12 noon

Greenville at Augusta St.
1111 Augusta St.
Greenville, SC 29605
fax 864.720.2799

Simpsonville
307 Harrison Bridge Rd.
Simpsonville, SC 29680
fax 864.228.1119

Greer
1445 Hwy 101 South
Greer, SC 29651
fax 864.877.5749

Spartanburg
240 E. Blackstock Rd.
Spartanburg, SC 29301
fax 864.595.1290

Greenville
1270 E. Butler Rd.
Greenville, SC 29607
fax 864.986.9311

Bluffton
95 Buckwalter Pl. Blvd.
Bluffton, SC 29910
fax 843.815.3391

Beaufort
3481 Trask Parkway
Beaufort, SC 29906
fax 843.846.9144

Port Royal
100 Midtown Dr.
Port Royal, SC 29935
fax 843.522.1921



cpmfed.com

Federally Insured by NCUA.



If you have any questions or would like to open a membership, contact:

LIFE HAPPENS *Money Matters*

Our vision at CPM is to empower our members and the community with opportunities for a brighter financial future. CPM believes that **Carolina People Matter!**

Exactly what is a credit union? We're a not for profit financial institution where your money is federally insured just like a bank. Because we have no shareholders to pay, members benefit with:

- Lower loan rates
- Higher savings rates
- Lower or no fees
- As a member and part owner, voting status to elect Board Members

We continue to improve our member's financial experience because we are here to serve you! Joining is easy. Go to **cpmfed.com** to open online or schedule an appointment at your nearest branch. You'll need a valid government issued ID and \$5 to get started. Once you are a member, you are always a member, and family members may join as well. Welcome to CPM!



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.



Savings Accounts

Main Share Savings

- Your single share ownership in CPM
- \$5 minimum balance requirement
- Dividends paid quarterly
- Account access by phone (PAL)
- Account access through CPM Anytime
- Online Banking
- Quarterly statement

Way Savings

- No minimum balance
- Higher dividend earning account
- Match first deposit up to \$25
- Account access by phone (PAL)
- Account access through CPM Anytime
- Quarterly drawing for an additional match when you have recurring deposit.



Christmas Club

- No minimum balance
- Dividend earning account
- Access account information by phone (PAL)
- Access account information through Online Banking
- Quarterly statement

Share Certificates

- \$250 minimum deposit
- Ten day grace period at maturity
- Dividends paid quarterly
- Quarterly statement included
- Early withdrawal penalties may apply

Checking Accounts

Simple Checking

- No monthly service charges
- Phone Access (PAL)
- CPM Anytime Online Banking
- Visa® Debit Card
- Monthly eStatement

Essentials Checking

- Low monthly maintenance fee
- No minimum balance
- Requires direct deposit or payroll deduction
- Phone Access (PAL)
- CPM Anytime Online Banking
- Visa® Debit Card
- Monthly statement
- Requires direct deposit or allotment of \$300 or more

Checking Plus

- Low minimum balance \$200.00
- Interest-bearing
- Phone Access (PAL)
- CPM Anytime Online Banking
- Visa® Debit Card
- Monthly eStatement



Performance Money Market

- Interest Bearing
- Visa® Debit Card
- Phone Access (PAL)
- CPM Anytime Online Banking
- Monthly eStatement
- Minimum balance of \$2,500.00
- 6 monthly withdrawals before fee



62,000 Surcharge Free ATMs from CO-OP and AllPoint Networks. Text your address to 91989 for the nearest surcharge free machine or download the app to your smartphone.

Loans and Mortgages

Auto Loans

- Low rates and flexible terms on new and used vehicles

Home Equity Line of Credit (HELOC)

- Fixed and Variable Rates available
- Extended repayment schedules help keep your payment low
- Easy access Line of Credit
- Payments on a home equity line may be tax deductible

Visa® Credit Card

- Competitive rewards and rates available
- Secured options
- No annual fees
- No cash advance or balance transfer fees

Mortgages

- 10, 15, 20 & 30 year options available
- Adjustable Rate Mortgage (ARM) loans including Jumbos
- 2nd Home Loans
- Manufactured Home Loans
- Construction Loans
- 1st Time Homebuyer, FHA, VA, and USDA loans

Other Loans Available

- Personal Loans
- Lines of credit up to \$25,000.00
- Boats and personal watercraft
- Motorcycles
- RVs and Travel Trailers

Loan Protection Available

- GAP Advantage (Guaranteed Asset Protection Advantage)
- MBP (Mechanical Breakdown Protection)
- Debt Protection

Apply today @ 800.255.1513 or
cpmfed.com/loan-applications/

