Carolina People Matter
Winter 2026

CPM Federal Credit Union

cpmfed.com | 800.255.1513

A Quarterly Publication for the Members of CPM Federal Credit Union

A message from our CEO

We appreciate you as a member-owner and thank you for your loyalty. We achieved tremendous success in 2025, and it is thanks to members like you entrusting us with their savings and borrowing needs.

At the time this article went to print, we had not yet closed out 2025, but we still have lots we can share

We will set records for deposits, loans, assets, and membership. We grew our membership faster than the industry average and we will finish the year with more than 66,000 members. In November, our assets surpassed $700 million for the first time. Our net worth ratio will end the year exceeding 9%, which is well above the 6% level our regulator considers "well capitalized".

We earned recognition during the year as a Best Credit Union to Work For, ranking #24 in the nation out of more than 4,300 credit unions. We also earned recognition as a Best Places to Work in South Carolina, ranking #22 out of the employers in our size category.

We provided record levels of educational support promoting member financial wellness. We launched special programs to support our members during the government shutdown, and we supported our local foodbanks when SNAP benefits were suspended. We are currently taking applications for college scholarships, and members can apply for Easterling scholarships through our website.

We launched our automated phone agent, Penny, and she is able to help members with more functions than our prior automated phone services. We are underway with upgrading most of our ATMs to new machines to serve you better.

Our digital banking is better than ever and continues to earn a rating of 4.9 stars in the Apple app store. Recent improvements in our digital experience include enhancing our account opening process, including enabling members to open additional accounts.

Our resolution for 2026 is to serve you even better in the same markets, through the same channels, and with the types of products we have today. We are not working on mergers, buying banks, or expanding into new states. We are working on ways to be better at things we know are important to you, such as making consumer loan decisions faster, improving our remote check deposit service, releasing check holds more quickly, and helping our staff answer your calls and questions more quickly. To start 2026 with a bang we launched a fresh, new look for our website cpmfed.com. If you have not already seen it, enjoy checking it out!

We plan to continue our above average membership growth in 2026 by delighting our current members with our products, pricing, and service such that we earn their referrals of family members and friends. We know if we take exceptional care of our current members, continued growth and success will follow.

CPM Federal Credit Union Easterling Memorial Scholarships

College scholarships for CPM Members

Now accepting applications for the 2026 Easterling Memorial Scholarship

CPM will award up to $6,000 in scholarships for the 2026 – 2027 school year

Learn More by Visiting us Online at cpmfed.com/easterling_scholarship

From House Hunting to *House Warming*

Mortgage Rate Specials!

- 20 year rates as low as **5.290% (5.473% APR*)**
- 15 year rates as low as **4.990% (5.218% APR*)**
- 10 year rates as low as **4.990% (5.315% APR*)**

30 year mortgages available up to $832,750

SAVE BIG ON TAX PREP

Lock In Your Discount Now

Plus, enter for a chance to win $10K

INTUIT turbotax | H&R BLOCK

SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE

HOLIDAY CLOSING SCHEDULE

Your local CPM branches will be closed:

January 1, 2026- NEW YEAR'S DAY
January 19, 2026 - MARTIN LUTHER KING, JR. DAY
February 16, 2026 - PRESIDENTS' DAY

Beware of Online Loan Application Scams: How to Stay Safe

Online loan applications have made borrowing easier than ever—but they've also opened the door for scammers. Fraudsters often create fake websites or social media ads promising quick loans with minimal requirements. Their goal? To steal your personal information or trick you into paying upfront fees for loans that never materialize.

Common Red Flags:

- Unsolicited Loan Offers: Be on guard before responding to unsolicited offers. Is the lender legitimate, and is the offer really from them? If you have any doubt or questions about the offer, contact the lender for additional details.
- Requesting Access to Your Banking Information: No legitimate lender will ask for your online banking user ID or password; these are NEVER required to secure a loan.
- Upfront Payments: Legitimate lenders never ask for fees before approving a loan.
- Too-Good-To-Be-True Offers: Extremely low interest rates or guaranteed approval are warning signs.
- Pressure Tactics: Scammers often push you to act fast before you "miss out."

How to Protect Yourself:

1. Verify the Lender: Check if the company is registered and licensed in your state.
2. Avoid Sharing Sensitive Info: Never provide Social Security numbers or bank details until you confirm legitimacy.
3. Research Reviews: Look for customer feedback and official contact details.
4. Use Secure Websites: Ensure the site uses HTTPS and avoid clicking on suspicious links.

If something feels off, trust your instincts—pause and investigate. Staying vigilant can save you from financial loss and identity theft.

CONSUMER LOAN RATES

Products:	APR* (as low as)
NEW AUTOS	4.19%
USED AUTOS	4.99%
Boat Loans, RV, 5th Wheels	6.99%
Secured Loans (Watercraft, Campers, ATVs, Motorcycles)	7.49%
Personal Loans***	10.99%
MyLine Anytime (Line of Credit)	11.29%
Share Certificate Secured	7.99%
Up to 36 months 37 - 60 months	8.99%

Products:	APR* (as low as)
MyReward	14.25% - 17.99%
MyRate	10.99% - 16.99%
MySecured	16.00%
Visa® Classic (Discontinued)	16.00%
Visa® Gold (Discontinued)	13.75%
Visa® Platinum (Discontinued)	11.75%
Visa® Firefighter Gold (Discontinued)	13.75%

HELOC Option	Term	APR* (as low as)
Variable Rate**	10yr draw with 15yr repayment	1.99%* 6-month introductory rate/as low as Prime - .25% (Prime=7.00% Example: 6.75%)
Fixed Rate	5yr draw with a 10yr repayment	6.99%*
MyCash****	APR	28%

*Membership rules and restrictions apply. Terms and conditions subject to change without notice. Rates and terms are current as of March 26, 2025. *APR = Annual Percentage Rate. Offer subject to credit approval, not all borrowers will qualify. Rates depend on LTV, lien position, and credit score. Home Equity offer is limited to current occupied, single- family dwellings and is not valid for rental properties, mobile homes or residential lots. Closing costs are the responsibility of the borrower. ** Discount rate (% APR) is for the initial 6 months, rate will be adjusted to the qualifying tier rate. Qualifying rate will be the prime rate index plus margin up to a maximum rate of 18%. Variable rate based on Prime. Prime Rate as of 12/12/25 = WSJ rate is 6.75% ***Not all borrowers will qualify for extended terms. **** MyCash loan applications are subject to review of eligibility and approval. The Annual Percentage Rate (APR) is accurate as of 10/11/2023. 28% APR (27.75%) and is a fixed rate for the term of your loan. The minimum loan amount is $500.00 with a maximum of $1,000.00 and is available to members who meet relationship and direct deposit history and other eligibility requirements. Membership of 90 days is required. The $20.00 application fee is collected at the time of the application and must be available funds. Loan is disbursed into your CPM account and cannot be disbursed in a branch, by phone or other means. If the loan is more that 15 days past due, there is a late fee of 5% of the payment amount.*

MORTGAGE LOAN RATES

CLARK ADKINS*(NMLS #1592151)* **864-879-1599**

	Rate / APR* *(as low as)*
Fixed Rate - 15 years	4.990% / 5.218%*
Fixed Rate - 20 years	5.290% / 5.473%*
Fixed Rate - 30 years	Call 864.879.1599
1st Time Homebuyer - Only 3% down 15/1 ARM** - 30 years	6.390% / 6.536%*

	Rate / APR* *(as low as)*
15/1 ARM** - 30 Year	5.490% / 5.831%*
7/1 ARM** - 30 Year	5.190%/ 5.950%*
5/1 ARM**- 5 Year	4.990%/ 5.861%*
Construction Loans - 12 months	Call 864.879.1599

**APR = Annual Percentage Rate. APRs calculated on a mortgage secured by a single family primary residence for a loan amount of $150,000 at a loan-to-value ratio of up to 90%. (1st Time Homebuyer loan 97%) **ARM = Adjustable Rate Mortgage. ARMs have a loan origination fee of 1% of the loan amount, except the 1st Time Homebuyer Loan for which the fee is waived. Rates and payments for ARM mortgages are fixed for an initial 15, 7, or 5 years based on the ARM product selected. Visit cpmfed.com for details on how the rates and payments may adjust after the initial period. Payments are estimates and include only principal and interest. Taxes and insurance are not included and property insurance and possibly flood insurance may be required. Other fees and closing costs may apply. Loan amounts up to $832,750 for 30-year fixed rate. Loan amounts up to $1,250,000 for all other fixed rate and ARM loans, except the 1st Time Homebuyer Loan which offers loan amounts up to $350,000. 1st Time Homebuyer 3% down payment required. Rates and terms vary depending upon loan to value ratio, credit, collateral, and underwriting requirements, and may change without notice. Available for both purchase and refinance transactions. Rates and terms are current as of 12/26/2025 and are subject to change without notice. Institution's NMLS Identifier Number: #509298*