Carolina People Matter

Summer 2026

cpmfed.com | 800.255.1513

A Quarterly Publication for the Members of CPM Federal Credit Union

A message from our CEO

We have been hard at work to serve you. On March 31, 2026, we completed the purchase of 1.92 acres of land in Hanahan. We will develop a full-service branch at the site and then relocate from our small branch in North Charleson at Park Circle

Our membership in that area has long wanted a full-service branch with ample parking, an inviting lobby, vault, drive-up window, and drive-up ATM, and that is what we will build. Our land fronts Tanner Ford Boulevard in front of the senior living facility and is next to Hanahan Crossing which is anchored by Lowes Foods. We do not have an opening date targeted yet, but we are hard at work and completed the engineering work and hired the same architectural firm which designed our Bluffton branch.

Since the last newsletter, we replaced 8 branch ATMs with brand new machines. That was just one element of a major initiative to improve the reliability of our ATMs. We also replaced one of the vendors servicing our ATMs, and upgraded to a new system to monitor our ATMs and report faults. All those efforts came together, and we saw much better results for uptime in May and June. The branches which got new ATMs this year:

- Beaufort
- Bluffton
- Greenville at Augusta Street
- North Charleston at Park Circle
- Port Royal
- Simpsonville
- Summerville at Nexton
- Spartanburg

Our digital banking continues to get 4.9 stars in the Apple app store, and that rating is best-in-state.

We offer some of the most competitive mortgage rates around, and our Mortgage team stays busy helping members purchase, refinance, and build the homes of their dreams. In fact, our rates are so attractive that we receive mortgage inquiries from across the country every day but those special rates are reserved for CPM members like you!

And the best part of the mortgage experience isn't even our rates. Once you connect with Clark Adkins and his team, you'll understand why.

We also proudly offer a First-Time Homebuyer Program designed to help make homeownership more accessible and affordable for those beginning their homeownership journey.

James Gergen

Summer Loan Special

Borrow Smart with our Limited-Time Low-Rate Personal Loan

Terms up to 48 months
Loan amounts from $500 - $5000

Vacation, School, or Debt Consolidation? One Low-Rate Loan Covers It All!

We missed you

Visit us at cpmfed.com/annual-meeting to watch a recap of the 2026 Annual Meeting.

First-time homebuyer?

Take advantage of a First-Time Home Loan that gives you more with as little as 3% down

No PMI	No Loan Origination Fee	No Administrative Fee
Save more from day one.	Keep More $ In Your Pocket	More Savings Less Stress

HOLIDAY CLOSING SCHEDULE

We will be closed:

Contact Center - July 4, 2026 - INDEPENDENCE DAY
September 7, 2026 - LABOR DAY

BE ALERT TO FRAUDULENT CALLERS POSING AS CPM!

Fraudsters are contacting CPM members via phone calls, text messages and emails pretending to be CPM's fraud team.

The fraudster claims that they have identified fraud on your CPM account or your card, and requests that you "verify your identity" by providing them with personal information or a text verification code that they claim to be sending you.

NEVER share Text verification codes with anyone, no matter what the person tells you – YOU are responsible for keeping these secure and if you verbally provide it, your account can be taken over by the fraudsters.

If you receive a text verification code from CPM that you did not initiate, it is critical that you DO NOT SHARE this code with anyone. Financial institution employees will never ask for this verification code, and if you provide this code to someone you are handing them access to your account.

DO NOT RESPOND DIRECTLY to text messages or phone calls that appear to come from CPM. Call CPM separately using a known phone number that you dial or come into a branch. Phone numbers can easily be "spoofed" to make it appear to be CPM calling, but it may actually be a scammer calling and hoping to collect your personal and account information.

CONSUMER LOAN RATES

Products:	APR* (as low as)
NEW AUTOS	3.99%
USED AUTOS	4.59%
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	
Up to 36 months	7.99%
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 6.75% Ex:=6.50%)
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 6/29/26. *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	5.490% / 5.675%*
Fixed Rate - 30 years	Call 864.879.1599
1st Time Homebuyer - Only 3% down 5/1 ARM** - 30 years	5.740% / 6.259%*

	Rate / APR* *(as low as)*
15/1 ARM** - 30 Year	5.490% / 5.823%*
7/1 ARM** - 30 Year	5.390%/ 5.883%*
5/1 ARM**- 5 Year	4.990%/ 5.662%*
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 $450,000. 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 06/11/2026 and are subject to change without notice. Institution's NMLS Identifier Number: #509298*