



CEO's Corner...

Another exciting year of growth has come to a close and we have accomplished many goals in expanding our branch network. We opened the new RedStone branch in Indian Land, and we relocated our Steele Creek and Fayetteville branches. The new Simpsonville Branch will be opening in late January and is located at 710 Fairview Road inside the Martin Farms shopping center. We have also acquired a new building at 1955 Sharonview Way in Indian Land, SC that will serve as the new corporate office.

As we look to 2019, we will continue on our path to making products that are affordable and will help enrich our members lives. We just launched our new Visa® Signature Card. This card is a fantastic rewards card option with hundreds of rewards opportunities from travel to cash. Members with this card will earn two points for every \$1 on purchases. Even better, there is no annual fee.

We will continually strive to meet our members where they are, making our locations more convenient and accessible.

We are proud of how much we accomplished in 2018, and we certainly could not have done it without our members. We sincerely appreciate your patience during our new builds, remodels and relocations.

Thank you for your continued support of Sharonview and choosing us as your financial services partner.

Regards, Bill

Follow Bill on Twitter, @billwpartin, to receive his take on relevant financial topics! Stay connected with Sharonview! Follow us on



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*Earn 27,000 bonus points after you spend \$1,000 on purchases in the first 60 days from account opening. Points will be posted to your account on the first day of the month after your billing cycle.

New Fayetteville Branch Is Now Open!



We are thrilled to announce the opening of the new Fayetteville branch in North Carolina. Located inside the Freedom Town Center, this full-service branch offers a variety of financial services from banking and loans to insurance and investments. "Sharonview Federal Credit Union is pleased to have served the Fayetteville community for more than 20 years and looks forward to continuing to

provide exceptional banking options and customer experiences," states President/CEO Bill Partin. "This relocation allows us to grow our membership

and assist all members in achieving their financial goals."

Sharonview Federal Credit Union – Fayetteville is led by branch manager Wayne Haiduven. "With this location, we are happy to offer expanded opportunities to the community and welcome new members, and I'm excited to be a part of this growth," adds Haiduven.



The Fayetteville branch is located at **2844 Freedom Parkway Dr. Ste. 2.** The hours of operation are Monday through Friday from 9:00 a.m. to 5:00 p.m.

For more information and directions to the Fayetteville Branch or any other Sharonview location or ATM, please visit sharonview.org.



Branch Locations:

Simpsonville

710 Fairview Rd., Simpsonville, SC 29680

Greenville West End

712 S. Main Street Ste. A, Greenville, SC 29601

Wade Hampton

1324 W. Wade Hampton Blvd., Greer, SC 29650

Spartanburg

1855 E. Main St. Ste. 7, Spartanburg, SC 29307

Florence

1921 W. Palmetto St., Florence, SC 29501

Fayetteville

2844 Freedom Parkway Dr. Ste. 2, Fayetteville, NC 28314

Wilmington

3212 Oleander Dr., Wilmington, NC 28403

Bladen County

16616 US 87W, Tar Heel, NC 28392

Carmel

7422 Carmel Exec. Pk. Ste. 100 Charlotte, NC 28226

Steele Creek

10922 South Tryon St. Ste. A, Charlotte, NC 28273

Park Rd.

4418 Park Rd., Charlotte, NC 28209

StoneCrest

7918 Rea Rd. J1A, Charlotte, NC 28277

RedStone

9695 RedStone Dr. Ste. 100, Indian Land, SC 29707

Gaston

2508 E Franklin Blvd., Gastonia, NC 28056

Shelby

725 E Dixon Blvd., Shelby, NC 28152

Salisbury

501 N. Main St., Salisbury, NC 28144

University

8944 JM Keynes Dr. Ste. 320, Charlotte, NC 28262

Bridgewater

55 Corp. Dr. Bldg. A Fl. 2, Bridgewater, NJ 08807

Corporate Office

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Beyond Retirement: What about your other goals?

Let's say that at the age of 25, you earned \$35,000. If your salary increased at the average historical rate, you'd have earned nearly \$2 million in total by the time you were 65.^{1,2} That might sound like a lot – until you begin thinking about all the financial goals you'll need to juggle in a lifetime, including buying a home and paying for your child's education, while funding your own retirement. If managed wisely, your money could potentially go a long way. It's really all about putting a plan in place and sticking to it. These tips may help get you started.

Get A Jump On All Your Goals

You've read in these pages before about the value of starting early on retirement savings, even if you can only invest a little each month. The same goes for college savings and other goals. Even a \$100 a month investment for college could potentially leave you with about \$16,470 in 10 years, assuming an average annual return of 6% – a good start that you can build on as your income grows.¹

Set Aside A Slice Of Pay Hikes

As your income rises over the course of your career, it's easy to slip into a pattern of "living up" to your means; that is, spending that extra pay you didn't have before on daily living expenses. Instead, consider setting a quota for yourself: Earmark a predetermined portion of every pay hike for your savings goals. You may want to apply the same rule to other windfalls, like an unexpected bonus or tax return.

Use The Right Tools For The Job

Just as your employer-sponsored retirement plan offers a tax-advantaged opportunity to set aside money for your later years, certain vehicles, such as 529 college savings plans, provide potentially attractive tax breaks for college savers. Minimizing the taxes you have to pay up front on investments and earnings gives you the chance to make the most of compounding over time.

Finally, whatever your particular financial goals may be, keep in mind that minimizing debt is a timeless, indispensable strategy for establishing personal financial balance.

Source/Disclaimer:

¹Hypothetical example is for illustrative purposes only. Does not represent the return of any actual investment. ²Assumes inflation-adjusted 1.5% annual wage hikes, as reported by the Bureau of Labor Statistics.

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Call to schedule a free, no-obligation consultation with Dwayne or Chuck to discuss your options!



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Nominees For Re-election for 2019 Board of Directors



Ernest Taylor (Incumbent)

Sharonview member for 45 years and has served in several Board capacities including Board Chair and Treasurer. Currently serving as Governance Committee Chair. Has held various management positions during professional career with Celanese Corp, Fiber Industries/Wellman, and Bank of America. Graduated from University of Tennessee with an engineering degree.

Subsequently licensed in property and casualty insurance and as a Certified Financial Planner. Earned the Certified Credit Union Director designation from the Credit Union Executive Society. Recently retired.



Roy Fahl (Incumbent)

Currently Manufacturing Controller for the Americas with Celanese Corporation. Has held variety of positions within the financial and administrative functions within the polymers, fibers and chemical businesses. Graduated from UNC Chapel Hill and received MBA from Vanderbilt University. Has previously

served as Board Chair, Vice Chair, Treasurer and Supervisory Committee Chair. Currently serves on the ALCO, Governance and Human Resources Committees.



Peggy Strong (Incumbent)

Joined Sharonview in 1969. Served on Executive, ALCO, Nominating, Human Resources, Membership Development and ERM committees. Attended Hampton University, and Central Piedmont Community College as well as numerous outside educational conferences in sales, marketing, and human resources. Retired from Aventis Pharmaceuticals (now

Sanofi Aventis) after 33 years of service. Prior to that served in positions with Fiber Industries including Celanese Fibers, Hoechst Roussel Pharmaceuticals, Aventis and others.



Phil Ridolfi (Incumbent)

Board member since 2012, Ridolfi currently serves on the Executive (Vice Chairman), Membership Development and ERM committees. He graduated from Cabrini College where he obtained his B.S. in Accounting. A finance and accounting professional with over 25 years diversified experience in all aspects of financial services, auditing, reporting,

forecasting, planning and analysis, Ridolfi has been employed by Sanofi Pharmaceuticals in commercial and financial operations for the past 22 years.

The Nominating Committee has completed the application review process of candidates for the four open Board of Directors positions (each to serve a three-year term commencing on April 25, 2019). Members of the Nominating Committee appointed to consider all eligible applicants and select the candidates were Committee Chair Ken Dawson, George Ledbetter, and Lynn MacLeod.

The committee nominated the following four candidates whose names are presented: **Ernest Taylor**, **Roy Fahl**, **Peggy Strong and Phil Ridolfi**. There will be no election conducted by ballot and no nominations from the floor when there is only one nominee for each position to be filled. Nominations for vacancies may be made by qualified petition starting on January 25, 2019.

Criteria to Qualify by Petition: Members interested in becoming candidates may utilize the petition method. Qualified petitioners must be a member in good standing; at least 18 years of age; bondable; willing to serve in a volunteer capacity and available to attend monthly meetings (held in Fort Mill, S.C.).

All completed applications, biographical information and petitions containing the names, addresses, dates of birth, last four digits of their social security numbers, and signatures of 500 eligible Sharonview members must be received by the Chairman, Audit Committee: P.O. Box 2070, Fort Mill, SC 29716, no later than 5 p.m. (EST) on March 11, 2019. Official applications and petition forms may be obtained at any Sharonview Branch or on the website at **sharonview.org.**

If no other candidates qualify by petition, the four open positions will be filled as selected by the Nominating Committee and will be formally announced at the 2018 Annual Meeting to be held on Thursday, April 25, 2019, at 6:00 p.m. (EST) at:

Sharonview Federal Credit Union 1081 Red Ventures Dr., Fort Mill, SC 29707