SHARONVIEW®
FEDERAL CREDIT UNION

MEMBERSHIP Benefits

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welcome to

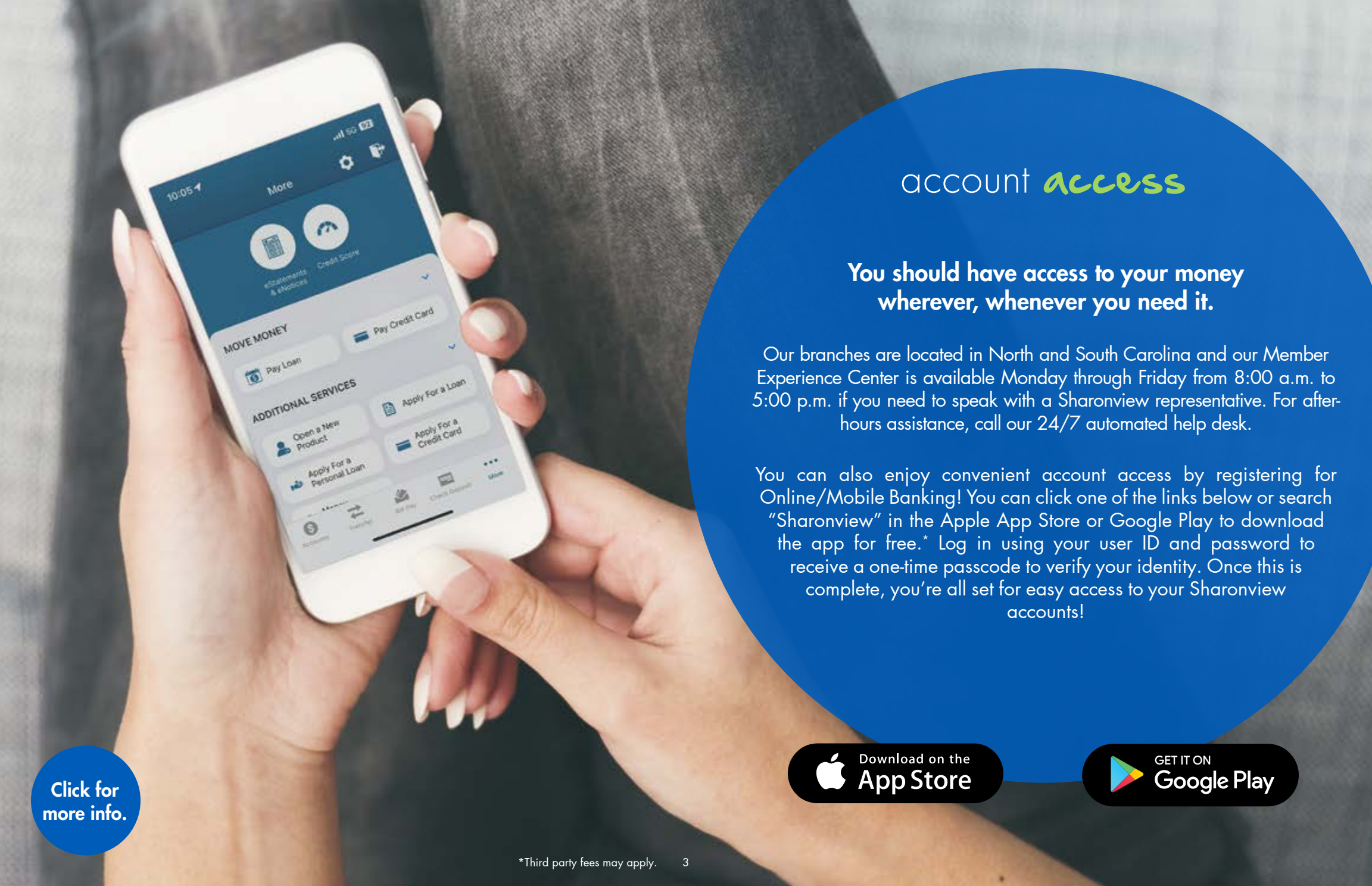
SHARONVIEW®

FEDERAL CREDIT UNION

We're excited to have you as a member-owner of our dynamic organization. We will always strive to provide you with the most competitive products and services available. Our wide variety of deposit and loan products are designed with you in mind to help you meet your financial goals. As a member, you have access to higher dividend rates on deposits, lower interest rates on loans, and fewer fees on our services than our market competitors.

The guide will help get you started on your financial journey with us. Enclosed, you will find information about how to access and optimize your accounts. It will help you to understand what we have to offer and how you can enhance your financial well-being.

Thank you for choosing Sharonview Federal Credit Union. We look forward to serving you!



account access

You should have access to your money wherever, whenever you need it.

Our branches are located in North and South Carolina and our Member Experience Center is available Monday through Friday from 8:00 a.m. to 5:00 p.m. if you need to speak with a Sharonview representative. For after-hours assistance, call our 24/7 automated help desk.

You can also enjoy convenient account access by registering for Online/Mobile Banking! You can click one of the links below or search "Sharonview" in the Apple App Store or Google Play to download the app for free.* Log in using your user ID and password to receive a one-time passcode to verify your identity. Once this is complete, you're all set for easy access to your Sharonview accounts!

Download on the App Store

GET IT ON Google Play

Click for more info.

*Third party fees may apply.

mobile deposit

Deposit your checks on the go using Mobile Deposit through the Sharonview app!

- Open the Sharonview Mobile App and log in.
- Tap on Check Deposit.
- Select the account where you'd like the deposit made.
- Enter the amount on the check you are depositing.
- Tap the Front icon and take a picture of the front of the check.
- Tap the Back icon and take a picture of the back of the check. ***Make sure to endorse the check with your signature and "For SFCU Mobile Deposit Only."**
- Once front and back images are captured, click DEPOSIT.
- It's that easy!

Remember:

- Checks must be endorsed as noted above. Checks without the proper endorsement will be rejected.
- Some deposits may have holds placed on them.
- Some funds may not be available immediately.

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Get paid up to **2 days sooner** with FREE EarlyPay!*

Step 1: Open a Sharonview account.

Step 2: Move your direct deposit to Sharonview with SwitchValet.

Click for more info.

*Our ability to provide early access to these funds may be limited by many factors, such as when we receive notice of payment from your payor. EarlyPay is not guaranteed, may vary between pay periods, and we may stop providing it at any time without advance notice to you.

SwitchValet

Switching your direct deposit to Sharonview has never been simpler! Just open a Sharonview product, then move your direct deposit to Sharonview.

With SwitchValet, you can send all or some of your paycheck directly into your depository account at Sharonview.

Click for more info.

Click for more info.

high-yield checking

Our High-Yield Checking account stands apart from other checking accounts by offering a best-in-class

2.00% APY*

on monthly balances of up to $10,000 for each month where you meet 3 simple requirements.

Type	Dividend Rate	APY
Balance up to $10,000	3.93%	2.00%
Balance above $10,000	0.05%	2.00% - 0.07%
If requirements are not met	0.05%	0.05%

*As of April 1, 2025, to earn 2.00% Annual Percentage Yield on up to $10,000, during the calendar month your High Yield checking account must receive at least $1,000 in aggregate direct deposits, you must make at least 10 point-of-sale or online purchases using your Sharonview High Yield checking debit card, and you must maintain active online banking by logging into your online or mobile banking account at least once each month. Debit card purchases must post before the end of the month to be counted for that month. If your account does not meet these transaction requirements for the month, the entire account balance will earn 0.05% APY for that month and a $10 maintenance fee will be applied. Additionally, balances in excess of $10,000 will earn 2.00% - 0.07% APY. The dividend period, and qualifying activity period, begins on the first calendar day of each month and ends on the last calendar day of each month. Fees may reduce earnings. Variable rate notice: The rate may change after the account is opened. APYs, terms and conditions are subject to change at any time. $25.00 minimum initial deposit required to open account, however, $1000 in aggregate direct deposits required as one of the qualifications to earn 2.00% APY on the account.

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high-yield savings

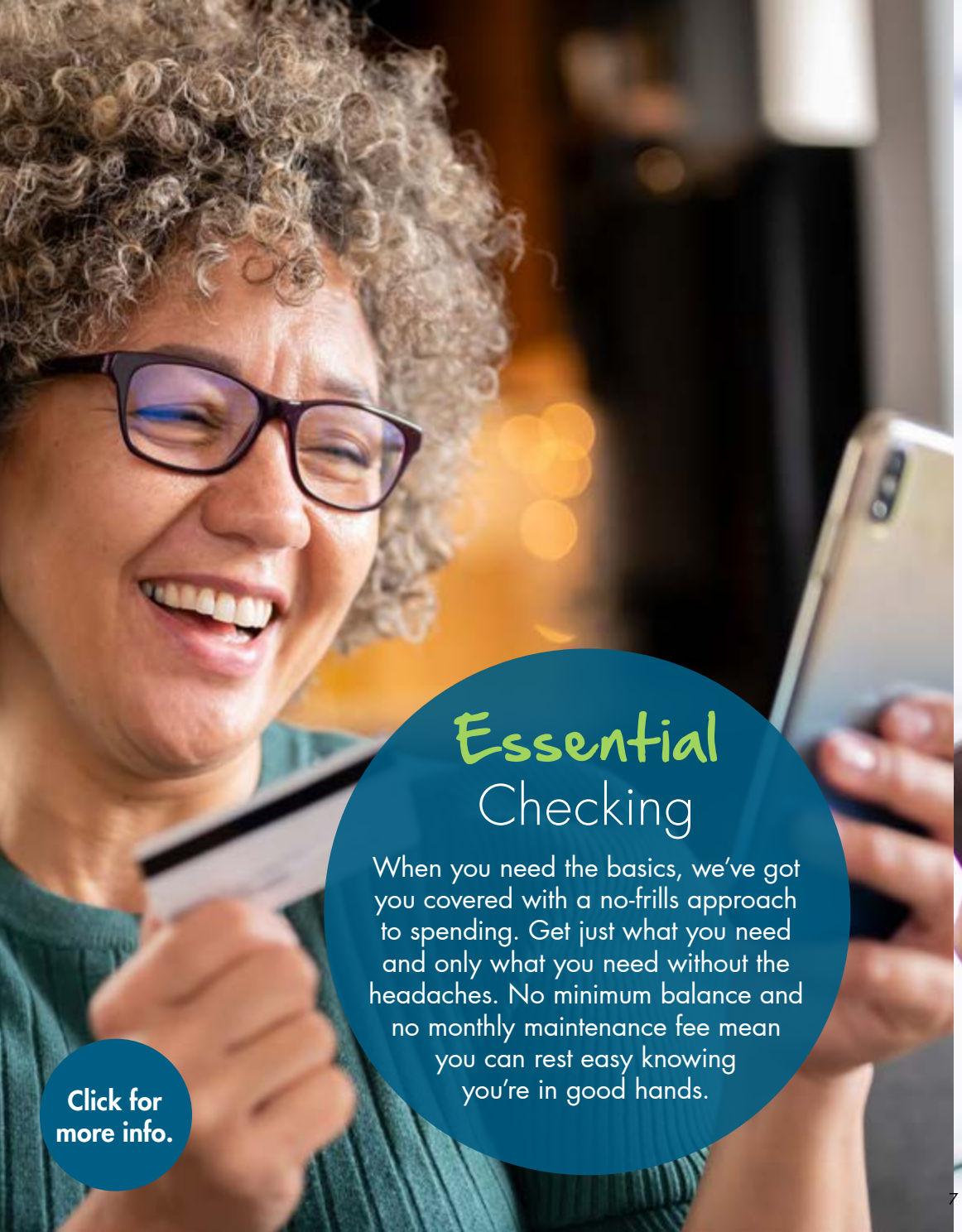
Our High-Yield Savings account takes the guesswork out of savings. A monthly direct deposit of only $100 lets you enjoy a rate of

3.20% APY**

without having to lock in the funds for an extended time.

Type	Dividend Rate	APY
Average Daily Balance below $100, or if requirements are not met	0.05%	0.05%
Average Daily Balance between $100 - $100,000	3.150%	3.20%
Average Daily balance above $100,000	0.05%	3.20% - 0.36%

** Annual Percentage Yield (APY) effective as of November 1, 2025. To earn the promoted APY on average daily balances up to $100,000, during each calendar month your high yield savings account must maintain an average daily balance of $100.00 and receive at least $100.00 in aggregate ACH deposits. If your account does not meet these transaction requirements for the month, the entire account balance will earn 0.05% APY for that month. Balances in excess of $100,000 will earn between 3.20% to 0.36% APY based on the dividend rates above. Additionally, withdrawals in excess of six per month will incur a $25 fee per withdrawal. Fees may reduce earnings on the account. $100.00 minimum deposit required to open account. The dividend period, and qualifying activity period, begins on the first calendar day of each month and ends on the last calendar day of each month. This account does not permit Debit or ATM Card access. Terms and conditions are subject to change at any time.



Essential Checking

When you need the basics, we've got you covered with a no-frills approach to spending. Get just what you need and only what you need without the headaches. No minimum balance and no monthly maintenance fee mean you can rest easy knowing you're in good hands.

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JumpStart Checking

JumpStarting Checking is the starting point for smarter spending. This debit-card-only account offers peace of mind and security for our younger account holders ages 13 to 17.

Click for more info.

Spending**Plus** Checking

With our Spending Plus Checking Account, you can take advantage of everything a Sharonview membership has to offer plus enjoy extra perks like travel and shopping rewards, cell phone protection, and much more!

Click for more info.

saving & investment options

A solid future starts with a strong savings plan. Build a strong foundation with Sharonview savings plans. Our variety of options fits your needs at any stage of life.

- **Special Savings Account:** A secondary account so you can save up for a special event or purchase.
- **High-Yield Savings Account:** A monthly direct deposit of only $100 lets you enjoy the benefits of a great interest rate without having to lock in the funds for an extended time.
- **Money Market Accounts:** A good choice when you're building an emergency fund because of its stronger growth and check-writing convenience.
- **Jumbo Money Market Account:** A great choice for long-term financial growth on large investments.
- **Share Certificates:** Get a stronger, guaranteed rate of return on extra money you can keep on deposit for several months or years.

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retirement & health savings options

- **Traditional IRA**: Designed to help you save for retirement. Contributions may be partially or fully tax deductible and earnings can grow tax deferred (see tax advisor).
- **Roth IRA**: Save for retirement with non-deductible contributions and tax-free earnings.
- **Coverdell Education Savings Account (ESA)**: Help your child's education thrive by saving for elementary, secondary, or post-secondary education expenses.

Health Savings Accounts (HSA)

We offer members a no-fee, dividend-earning option to save for health expenses. Contributions are tax deductible with tax-free distributions. Included is a Health Savings Account debit card, which provides an easy way to pay for healthcare-related goods and services. Each eligible medical purchase is deducted from your HSA, so you don't have to wait to be reimbursed for out-of-pocket expenses.

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credit cards

Our credit cards are the perfect addition to your wallet! Whether you need to transfer balances or want the highest rewards rate, we have options for you. Check out our credit card offerings and accompanying services, powered by Elan Financial Services.

Click for more info.

The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

mortgage options

If you're looking for a new home, need to refinance, or unlock cash from your home, we have a range of money-saving options for you!

- No application or documentation fees*
- Competitive rates and flexible terms
- Options to buy down your rate (some limitations apply)
- Easy application, fast approvals and fixed rates
- Variety of options – Fixed and adjustable rates, first-time homebuyer, jumbo loans, FHA, VA, USDA and more!

*Third-party charges, origination fees, points and interim interest may apply.

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vehicle loans

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Looking for great auto loan rates in the Carolinas, plus the tools you need to negotiate confidently with a dealer? We'll get you preapproved for a deal and help you lock in the lowest possible interest rate. Cruise into savings today!

- New Auto Loans
- Used Auto Loans
- Boat, Motorcycle & RV Loans
- Guaranteed Auto Protection

personal loans

Whether you're planning a trip or planning for the unexpected, our personal loan options help members to address their financial needs at competitive interest rates. You'll have the option of adding MemberGuard Debt Protection, too.

- **All-Purpose Loans**
- **Personal Access Line of Credit (PAL)**
- **Student Loans**

Click for more info.

business services

Joining a credit union is the first step in creating a solid foundation for your business. With a variety of products and services to help your business grow, Sharonview is in your corner.

We have a skilled Business Services team that will take time to understand your business and offer options that are right for you.

- **Savings Accounts**
- **Checking Accounts**
- **Money Market Accounts**
- **Share Certificates**
- **Vehicle Loans**
- **Credit Cards**
- **Mobile Banking Access**

Click for more info.

Click for more info.

SHARONVIEW®
FINANCIAL SERVICES
Investing • Retirement • Insurance

As a member of Sharonview Federal Credit Union, you have access to a Sharonview Financial Services Financial Professional who can create a plan to help with your investment and retirement planning.

Call to schedule a free, no-obligation consultation!

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LPL Financial Advisor
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704.973.2625
Serving Sharonview members in Charlotte, Salisbury, and surrounding areas.

Chuck Coveney, AAMS, CRPC®†
Vice President, Sharonview Financial Services
LPL Financial Advisor
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Serving Sharonview members in the upstate of South Carolina and Shelby areas.

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financial wellness

Sharonview is committed to helping you improve your quality of life and overall financial well-being. As a member, you have access to financial education and management services with comprehensive counseling so you can meet your financial goals.

CHECKRIGHT

New to checking accounts or need assistance with checking? CheckRight is a self-paced educational module that teaches you how to manage a checking account. Learn how to open an account, make deposits, reconcile an account, and create a spending plan with this great resource.

Click for more info.

GreenPath™ financial wellness

Sharonview wants you to achieve your financial goals, so we've partnered with GreenPath Financial Wellness to offer members comprehensive financial coaching and counseling. Access GreenPath's professionally trained staff six days a week without the hassle of making appointments. Whether you're learning how to budget, going through a life transition, or need help resolving financial problems, GreenPath's financial experts are here to help.

Call anytime at **877.337.3399**.

Share the love!

If you had a great experience with Sharonview, you can refer us to friends, coworkers, and family members! Family members are automatically qualified for membership because YOU are a member.

next steps

review
this Membership Guide + your Membership Agreement and Disclosures.

update
your direct deposit information with your employer.

enroll
in Online & Mobile banking.

follow
Sharonview on social media!

download
the Sharonview mobile app from the Apple App Store or Google Play.

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FEDERAL CREDIT UNION

With us it's personal

Click here to view our branch network.

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