





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 afterhours 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



Click for more info.

MOVE MONEY

Pay Loan

ADDITIONAL SERVICES



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.



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.

Туре	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.

high-yield savings

Click for

more info.

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.

Туре	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.

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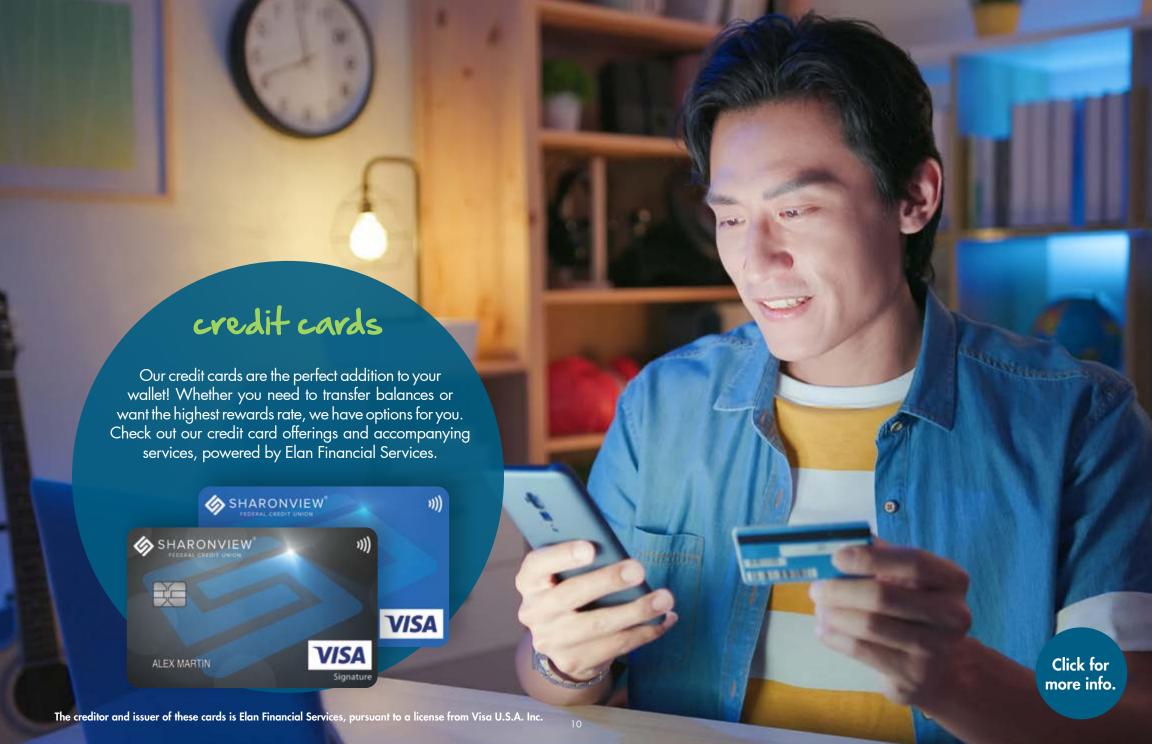
saving & investment options

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.







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.

Click for more info.

vehicle loans

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







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!

Dwayne Clendaniel, AWMA, CRPC®†

Senior Vice President, Sharonview Financial Services LPL Financial Advisor

7422 Carmel Executive Park Drive, Suite 218 Charlotte, NC 28226 704.973.2625

Serving Sharonview members in Charlotte, Salisbury, and surrounding areas.



Chuck Coveney, AAMS, CRPC®†

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Serving Sharonview members in the upstate of South Carolina and Shelby areas.





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> Not Insured by NCUA or Any Other **Government Agency**

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Not Credit Union Guaranteed

Not Credit Union Deposits or Obligations

May Lose Value

†CRPC is a registered service mark of the College for Financial Planning® Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for brokerage or advisory services. Please visit https://www.lpl.com/ disclosures/is-lpl-relationship-disclosure.html for more detailed information. 438915







With us it's personal

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