

## MoneyMap Budgeting Tool

MoneyMap is your personal budgeting and financial management tool that connects with SPC Online Banking and the SPC Mobile App to bring ALL of your financial information—including your SPC account, other bank or credit union accounts, investment firms, credit cards, and loans—under one roof. Try it out today to tap into tons of tools, resources, and integrations that'll make you feel like a financial whiz.

## E-Statements

Eliminate the clutter and hassle of paper statements by signing up for SPC e-Statements! With e-Statement access, you can view a copy of your monthly statement ANY time on It'sMe24/7 Online Banking. To sign up for SPC e-Statements, simply log in to SPC Online Banking and choose the e-Statements tab.

## SPC Bill Pay

Managing your finances is easier than ever with SPC Bill Pay in It'sMe24/7 Online Banking or the SPC Mobile Banking App! Manage all your bills in one location: no more envelopes, stamps, or trips to the post office. Your upgraded SPC Bill Pay dashboard allows you to view payees, upcoming bills, payment history, and account balances at a glance. Plus, you can make a payment with just one click from your dashboard.

## CardValet

With SPC CardValet, you've got the power to define when, where, and how your cards are used. Download the CardValet app on your smartphone from the Apple Store or Google Play Store, then customize your usage settings and alert preferences to manage your cards. CardValet can manage and track specific types of debit and credit card transactions - or quickly detect unauthorized or fraudulent activity. Customize your experience by choosing from a variety of options.

- **Card On/Off Setting**
- **Card Controls**
- **Location-Based Controls**
- **Alerts**
- **Additional Capabilities (real-time balance inquiries, ATM locators)**



SPC Credit Union has been serving members like you for more than 80 years. Over time, a Field of Membership that began with Sonoco Products Company in Hartsville has expanded to include four counties: Darlington, Florence, Marlboro, & Chesterfield. While our footprint, technology, and services have adapted over the years, one thing that hasn't changed is our commitment to being a community credit union where our members are **Safe. Personal. & Connected.**

As a member of SPC Credit Union, you have access to tons of great benefits and resources that only a local credit union can provide, like high-level financial services delivered by friendly, personal credit union staff. We're here to walk alongside you and support you in every step of your financial journey, no matter where you're starting, where you've been, or where you want to go!

While we have expanded our membership and services, our mission remains the same - to put **Members First. Always.**

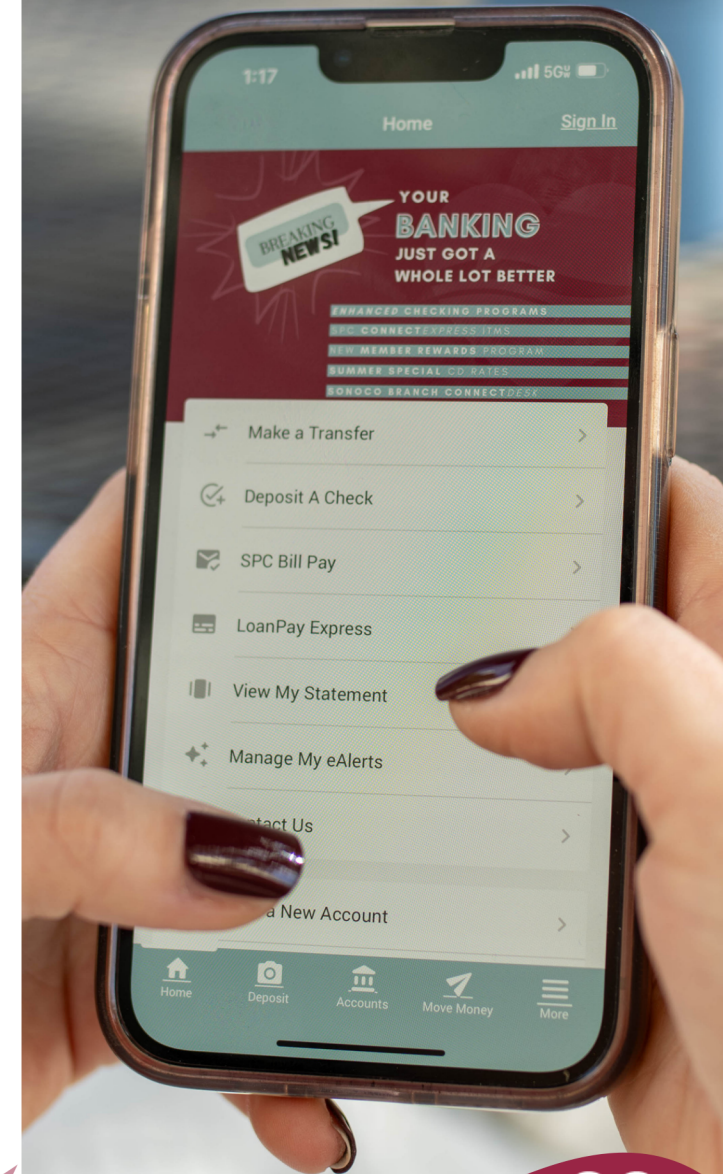
Join the SPC family today to experience **empowered, impactful, & enriching** financial services!

P.O. BOX 1355, HARTSVILLE, SC 29551  
FINANCIAL SERVICE PHONE CENTER:  
843.332.4506

SPCCU.ORG



# MOBILE & E-SERVICES



## SPC Mobile Banking App

The SPC Mobile Banking app is a FREE, secure online banking application that gives you 24/7 access to your account information. Download on the App Store (for Apple Products) or Google Play (for Android) and log in using your It'sMe24/7 Online Banking Credentials to use these features:

- **Manage Card Controls**
- **View your account balances & history**
  - **Transfer money between savings, checking, shared accounts, & to other Credit Union Members**
- **Pay bills quickly & conveniently with Bill Pay\*\***
  - **Pay your loan(s) through LoanPay Xpress**
- **View branch & ATM locations**
  - **View current rates**
  - **Make a mobile deposit & more!**

Search for "SPC Mobile" or "SPC Credit Union." Once the app has downloaded, enter your SPC Online Banking login name or number for Username to get started.\*\*\*

\*Enrollment in SPC Online Banking is required to use this product.  
\*\*Bill Pay is an optional service. SPC Bill Pay is provided at no charge for the first two months. Bill pay users must remain active by processing at least one bill per month to avoid a \$5.95 maintenance fee. Additional fees may apply.  
\*\*\*Message and data rates may apply.

## SPC Mobile Deposit

Deposit a check or make a payment anytime, anywhere with Mobile Deposit through our SPC Mobile Banking App. First-time Mobile Deposit users must enroll for this functionality through It'sMe24/7 Online Banking in the mobile banking app. Funds may be available on the same business day if deposited before 2:30pm, or next business day if deposited at 2:30pm or later.

\*Please note: You must be enrolled in SPC Online Banking in order to use Mobile Deposit through the mobile banking app. Not enrolled in Online Banking? Download our Mobile Banking App. \*Log in to SPC Online Banking to view our Mobility Disclosure for requirements, usage, and eligibility for this service.

## Mobile Wallets

Have phone? Will purchase! Gone are the days of clunky wallets taking up way too much room in your pocket or purse. Do yourself a favor and load your card onto your device's mobile wallet to make purchases easier, safer, and more convenient than ever. Take your SPC Debit &/or Credit Card with you wherever you take your mobile phone using **Apple Pay, Google Pay, Samsung Pay, Amazon One, and Garmin Pay.**

## SPC Virtual Branch

SPC's Connection Center Virtual Branch at spccu.org brings the personal face-to-face service you love right to you, wherever you are! See and talk directly with an SPC team member and do almost everything you'd do at a physical branch—right from your phone, tablet, or desktop.

## SPC ConnectExpress ITMS

Experience a new level of convenience and connection with an SPC Credit Union ConnectExpress ITM (Interactive Teller Machine): looks like an ATM, acts like a teller. Pull right up and be the boss of your own banking experience—whenever it's convenient for you. Use the 24/7 **ConnectExpress ITMs** to:

**Deposit cash/checks**

**Withdrawal cash**

**Cash checks**

**Make loan payments**

**Transfer money**

**AND speak with an SPC Associate (during regular business hours)**

## SPC Online Banking

It'sMe24/7 gives you the freedom to bank online WHEN and HOW you want. It's online banking designed with YOU in mind! Use It'sMe24/7 to view all your account information online—from savings and checking accounts to certificates, loans, and credit card accounts. You can even see images of canceled checks with a click of the mouse, and you can give your accounts "nicknames" to make it easier to keep track of them!

**View account balances, histories, & status**

**Access SPC Bill Pay**

**View check copies**

**View pending ACH transactions & authorize early deposits with ACH On-Demand**

**Request stop payments or account updates, including mailing and billing addresses, phone numbers, & email addresses**

**Find tax & paid dividends/interest information**

**View e-Statements**

**Perform or schedule fund transfers**

SPC Online Banking employs industry-leading security features to ensure that all of your transactions are conducted with the highest possible privacy and protection.

## SPC Fraud Text Alerts

Fraud text alerts from SPC make it easy for you to respond to suspicious transaction activity on your SPC Credit and Debit Cards swiftly and easily. If our fraud monitoring service detects something fishy, you'll receive an SMS/text message alerting you of the transaction.

*Important steps to take for fraud alert:*

- **Update your contact information with SPC Credit Union (if necessary). Have you moved recently or changed your mobile phone number? Let us know! We need your updated contact information so you can receive important alerts about your accounts.**
- **If you're concerned your card has been compromised but have not received a fraud alert, please call the SPC Credit Union Fraud Center at (800) 554-8969 or stop by your nearest branch.**
- **To further prevent unauthorized use of your SPC Debit or Credit Card, consider SPC CardValet. Through controls, alerts, and the ability to turn your card(s) on/off, you can respond quickly and effectively to potential fraud. Visit SPC Online Access for more information.**

Fraud alerts sent via SMS/text may not be delivered to you if your phone is not in range of a transmission site or if sufficient network capacity is not available at a particular time. Even within coverage, factors beyond the control of your wireless carrier may interfere with message delivery for which they are not responsible.

## SPC Phone Banking

SPC Phone Banking is a bank-by-phone system that makes taking care of your credit union business faster, easier, and safer! It's a win-win-win! Sign up by calling 843-332-4506, Press 1 for Phone Banking, and follow the instructions to complete your enrollment.

## SPC Text Banking

Text banking puts your two thumbs in charge of your on-the-go banking experience. Enroll in It'sMe24/7 Text Banking in your Online Banking portal at spccu.org.

*Use text banking to:*

- **Send a text command and receive replies for account balances.**
- **Enroll in e-Alerts to be notified of your balances, when electronic deposits or withdrawals are made, or when a payment is due.**