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THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM ORANGEBURG COUNTY
James B. Jackson, Jr., Master-In-Equity
Trial Court Case No. 2011CP3801392

RECEIVED
DEC 29 2015
SC Court of Appeals

Appellate Case No. 2015-001112

South Carolina Federal Credit Union. .....Respondent,

v.

Dorothy Harley Sistrunk a/k/a Dorothy
Harley-Sistrunk a/k/a Dorothy A. Harley
a/k/a Dorothy Sistrunk .....Appellant.

MOTION TO DISMISS OR, IN THE ALTERNATIVE, COMPEL APELLANT TO INCLUDE IN THE RECORD ON APPEAL ALL ITEMS DESIGNATED BY RESPONDENT AND STRIKE ITEMS INCLUDED BY APPELLANT IN THE RECORD ON APPEAL NOT PREVIOUSLY DESIGNATED

Pursuant to Rules 210(a), 240, and 260(a) of the South Carolina Appellate Court Rules, Respondent South Carolina Federal Credit Union ("SCFCU") hereby moves for dismissal of this appeal as a result of Appellant's failure to timely serve the complete record on appeal on SCFCU or, in the alternative, for an order (a) compelling Appellant to include in the record on appeal all items designated by SCFCU and (b) striking items from the record on appeal not previously designated by Appellant.

FACTUAL BACKGROUND

This case is an appeal of a judgment in a collections action entered in favor of SCFCU against Appellant by the Honorable James B. Jackson, Jr., Master-In-Equity for Orangeburg County. Appellant filed her Notice of Appeal on May 22, 2015 and filed her initial brief and designation of matters to be included in the record on appeal on June 22, 2015. After requesting, and being granted, an extension, SCFCU timely filed its initial brief and designation of matters to be included in the record on appeal on August 21, 2015. The parties completed initial briefing of this appeal on October 20, 2015, when, following Appellant's request for an extension, Appellant filed her initial reply brief.

Rule 210(a), SCACR provides: "Within thirty (30) days after service of the last brief, the appellant shall serve a copy of the Record on Appeal on each party who has served a brief. Proof of service of the Record shall be immediately filed with the clerk of the appellate court." Therefore, Appellant was required to serve the record on appeal on SCFCU on or before November 19, 2015. On November 18, 2015, Appellant moved to extend the time to file the record on appeal to December 4, 2015. Appellant finally served a copy of what purports to be a copy of the record on appeal on SCFCU by mail on December 8, 2015. (*See* Ex. A – Copy of Appellant's Proof of Service of Record of Appeal dated December 8, 2015). On December 21, 2015, the Court entered an order granting Appellant's motion for an extension.

However, the Appellant's purported record on appeal served on SCFCU is defective in several aspects. First, the record on appeal is missing a number of items designated to be included by SCFCU:

- Certificate of Service of Complaint on Appellant, filed December 15, 2011 (item no. 2 on SCFCU's designation of matters to be included in the record on appeal);
- Order Denying Appellant and Respondent's Motions for Summary Judgment, filed April 23, 2014 (item no. 4 on SCFCU's designation of matters to be included in the record on appeal);
- SCFCU's Exhibit 1 admitted at trial – Member1 Plan Application dated September 5, 2002 (item no. 12 on SCFCU's designation of matters to be included in the record on appeal);[1]
- SCFCU's Exhibit 2 admitted at trial – Membership and Account Agreement and Loanliner Credit and Security Agreement (item no. 12 on SCFCU's designation of matters to be included in the record on appeal);
- SCFCU's Exhibit 3 admitted at trial – Addendums to Loanliner Credit and Security Agreement (item no. 12 on SCFCU's designation of matters to be included in the record on appeal);
- SCFCU's Exhibit 5 admitted at trial – Credit Insurance Certificate (item no. 12 on SCFCU's designation of matters to be included in the record on appeal); and
- SCFCU's Exhibit 9 admitted at trial – Monthly Statements (item no. 12 on SCFCU's designation of matters to be included in the record on appeal).

Additionally, the purported record on appeal appears to contain numerous items which were not designated to be included in the record by either SCFCU or Appellant in their respective designations. As best as counsel for SCFCU can determine—due to the confusing manner of the index and the significant number of superfluous and

[1] Appellant included only the first page of SCFCU's trial Exhibit 1 at page 626 of the record on appeal.

unnecessary documents included—these "undesignated" items include the following, which appear on the index to Appellant's purported record on appeal as:

- Complaint – Magistrate Court, (Also **Exhibit II**) [2 pgs] – Dated: May 11, 2011 (R. pp. 14-15);
- Affidavit and Itemization of Accounts – Magistrate Court, (Also **Exhibit V**) [2 pgs] – Dated: May 11, 2011 (R. pp. 16-17);
- Summons – Magistrate Court, (Also **Exhibit I**) – [1 pg] – Dated: May 18, 2011 (R. p. 18);
- Answer – Magistrate Court, (Also **Exhibit III**) – [1 pg] – Dated: June 28, 2011 (R. p. 19);
- Magistrate Court – **Response to Summons and Complaint with Counterclaims, Affirmative Defenses & Demand for a Trial by Jury**, (Also **Exhibit IV**) [15 pgs] – Dated: June 28, 2011 (R. pp. 20-34);
- Plaintiff's Reply to Defendants' Answer & Counterclaim, [8 pgs] – Dated: May 10, 2012 (R. pp. 111-118);
- Plaintiff's Motion for Summary Judgment, [2 pgs] – Dated: May 10, 2012 (R. pp. 119-120);
- Plaintiff's Notice of Hearing, [2 pgs] – Dated: June 8, 2012 (R. pp.165-166);
- Notice of Hearing, [2 pgs] – Dated: June 27, 2012 (R. pp. 213-214);
- Notice of Hearing, [2 pgs] – Dated: August 23, 2012 (R. pp. 215-216);
- Unsigned Stipulation of Dismissal, [2 pgs] – Dated: December 19, 2012 (R. pp. 218-219);
- Defendant Dorothy Harley Sistrunk's Notice of Settlement Offer to the Plaintiff South Carolina Federal Credit Union (SCFCU), Pursuant to Rule 43(k), SCRCP for a Return of $4,660.89 Back to the Defendant for an Equitable Settlement, [15 pgs] – Dated: May 10, 2013 (R. pp. 232-246);
- Defendant Dorothy Harley Sistrunk's Statement of Damages That Is Filed in Conjunction with SC Code of Laws §§ 39-5-20 & 39-5-140 and 15 USC 1601 et. seq. – the Truth in Lending Act (TILA), (Also **Exhibit 35**) [7 pgs] – Dated: November 18, 2013 (R. pp. 247-253);
- Affidavit of Amy Rogers in Support of Renewed Motion for Summary Judgment, (Also **Exhibit 38**) [4 pgs] – Dated: March 24, 2014 (R. pp. 300-303);
- Plaintiff's – Renewed Motion for Summary Judgment, [2 pgs] – Dated: March 26, 2014 (R. pp. 304-305);

- Notice of Hearing, [2 pgs] – Dated: March 26, 2014 (R. pp. 306-307);
- Memorandum in Support of Plaintiff's Renewed Motion for Summary Judgment, [17 pgs] – Dated: April 1, 2014 (R. pp. 308-324);
- Defendant Dorothy Harley Sistrunk Objects to the Affidavit of Amy Rogers in Support of the Plaintiff's Renewed Motion for Summary Judgment, (Also **Exhibit 39**) [9 pgs] – Dated: April 9, 2014 (R. pp. 357-365);
- Notice of Trial, [2 pgs] – Dated: November 5, 2014 (R. pp. 366-367);
- Notice of Continuance of Trial, [2 pgs] – Dated: December 3, 2014 (R. pp. 368-369);
- Defendant Dorothy Harley Sistrunk's Outline for the February 18th 2015 Hearing, [14 pgs] – Dated: February 18, 2015 (R. pp. 370-383);

Finally, the record on appeal contains numerous other items which are not relevant to this appeal and therefore are improperly included, including numerous memoranda and affidavits of Appellant made in support of and in opposition to motions to summary judgment which are not the subject of this appeal.

ARGUMENT

Appellant has failed to comply with Rule 210(c), SCACR, by including items in the record on appeal which were not designated to be included by either SCFCU or Appellant in their respective designations and by not including items designated for the record by SCFCU, making the purported record on appeal which was finally served deficient. *See* Rule 210(c), SCACR ("The Record on Appeal shall include all matter designated to be included by any party under Rule 209 and shall comply with the requirements of Rule 267."). Such failure to serve a complete record on appeal on SCFCU constitutes cause for dismissal of this appeal. *See* Rule 260(a), SCACR ("Whenever it appears that an appellant or a petitioner has failed to comply with the requirements of these Rules, the clerk **shall** issue an order of dismissal, which shall

have the same force and effect as an order of the appellate court.") (emphasis added); *Wise v. S.C. Dept. of Corrections*, 372 S.C. 173, 173, 642 S.E.2d 551, 551 (2007) (same). Appellant's status as a *pro se* litigant does not alter that result. *See, e.g., State v. Burton*, 356 S.C. 259, 265, 589 S.E.2d 6, 9, n.5 (2003) ("A pro se litigant who knowingly elects to represent h[er]self assumes full responsibility for complying with substantive and procedural requirements of the law."). SCFCU also notes that, as a result of Appellant's failure to include all items designated for the record on appeal by SCFCU, SCFCU is unable to submit its final brief, as SCFCU's brief contains references items which Appellant has failed to include in her record on appeal. *See* Rule 211(b) SCACR.

It is Appellant's duty to comply with the requirements of the South Carolina Appellate Court Rules, and Rule 260(a) mandates dismissal of an appeal as a result of her failure to do so. As such, SCFCU requests the entry of an order dismissing this appeal as a result of Appellant's failure to timely comply with Rule 210(c), SCACR.

In the alternative, SCFCU requests that the Court enter an order (a) requiring Appellant to file a supplemental record on appeal to include the SCFCU's missing designations and (b) striking the "undesignated" items outlined above. SCFCU has included with this motion as Exhibit B courtesy copies of the excluded items noted above for use by Appellant.

Respectfully submitted,

Cynthia Jordan Lowery (SC Bar No. 12499)
Reid E. Dyer (SC Bar No. 79155)
MOORE & VAN ALLEN, PLLC
78 Wentworth Street
Post Office Box 22828
Charleston, SC 29413-2828
Telephone: (843) 579-7000
Email: cynthialowery@mvalaw.com
reiddyer@mvalaw.com

Attorneys for Respondent South Carolina Federal Credit Union

December 23 2015

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM ORANGEBURG COUNTY
James B. Jackson, Jr., Master-In-Equity
Trial Court Case No. 2011CP3801392

Appellate Case No. 2015-001112

South Carolina Federal Credit Union. .....Respondent,

v.

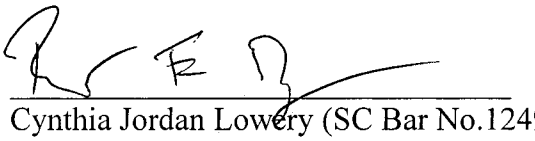
Dorothy Harley Sistrunk a/k/a Dorothy
Harley-Sistrunk a/k/a Dorothy A. Harley
a/k/a Dorothy Sistrunk .....Appellant.

PROOF OF SERVICE

This is to certify that I have this day served the Appellants in the foregoing matter with a copy of the foregoing *Motion to Dismiss or, in the Alternative, Compel Appellant to Include in the Record on Appeal All Items Designated by Respondent and Strike Items Included by Appellant in the Record on Appeal Not Previously Designated* by depositing same in the United States Mail with adequate postage affixed thereon to ensure delivery, addressed as follows:

Dorothy Harley Sistrunk
423 Bayne Street
Orangeburg, SC 29115

December 23, 2015



Cynthia Jordan Lowery (SC Bar No.12499)
Reid E. Dyer (SC Bar No. 79155)
MOORE & VAN ALLEN, PLLC
78 Wentworth Street
Post Office Box 22828
Charleston, SC 29413-2828
Telephone: (843) 579-7000
Email: cynthialowery@mvalaw.com
reiddyer@mvalaw.com

Attorneys for Respondent South Carolina Federal Credit Union

Exhibit A to Motion

(Copy of Appellant's Proof of Service of Record of Appeal dated December 8, 2015)

RECEIVED
DEC 08 2015
SC Court of Appeals

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM ORANGEBURG COUNTY
Court of Common Pleas

James B. Jackson, Jr., Master in Equity

2015-001112

South Carolina Federal Credit Union — Respondent,

v.

Dorothy Harley Sistrunk aka Dorothy Harley-Sistrunk aka Dorothy A. Harley aka Dorothy Sistrunk — Appellant.

PROOF OF SERVICE

I certify that a copy of the **"The Record on Appeal"** and the ***"Certificate of Relevance"***; along with copies of **Exhibits Q & R** were served on South Carolina Federal Credit Union, (hereafter called SCFCU) by depositing the aforementioned copies in United Parcel Service, postage prepaid, on Tuesday, December 8, 2015, addressed to SCFCU's attorney/s of record that are listed below.

Date: December 8, 2015

/s Dorothy Harley-Sistrunk
Dorothy Harley Sistrunk
423 Bayne Street
Orangeburg, South Carolina 29115
Ph: (803) 268-0716
Fx: (803) 534-6727

Moore & Van Allen, PLLC
Reid E. Dyer
78 Wentworth Street
Post Office Box 22828 (29413-2828)
Charleston, SC 29401-1428
Ph: 843-579-7045
Fx: 843-579-8754
Attorney/s for Respondent: South Carolina Federal Credit Union

Note: A ***Certificate of Relevance***, and ***"Notary Certification"***; dated, December 2, 2015, are also included in Volume III of the **"Record on Appeal"**.

Exhibit B to Motion

(Courtesy Copies of Items Designated by SCFCU but not Included in Record on Appeal Served December 8, 2015)

COPY

AFFIDAVIT OF SERVICE

State of South Carolina | County of Orangeburg | Common Pleas Court

Case Number: 2011-CP-38-1392

Plaintiff:
South Carolina Federal Credit Union
vs.
Defendant:
Dorothy Harley Sistrunk a/k/a Dorothy Harley-Sistrunk a/k/a Dorothy A. Harley a/k/a Dorothy Sistrunk

For: Caitlin Astle
Moore & Van Allen PLLC

Received by SERVE-ONE, INC. to be served on **Dorothy Harley Sistrunk a/k/a Dorothy Harley-Sistrunk a/k/a Dorothy A. Harley a/k/a Dorothy Sistrunk, 423 Bayne Street, Orangeburg, SC 29115.** I, HORACE LEYSATH, being duly sworn, depose and say that on the 08 day of DECEMBER 2011 at 11:25 a.m., executed service by delivering a true copy of the **Civil Action Cover Sheet and Summons and Complaint and Exhibits and Corporate Verification of Account** in accordance with state statutes in the manner marked below:

( ) INDIVIDUAL SERVICE: Served personally to the within-named.

(X) SUBSTITUTE SERVICE: By delivering to GEORGE SISTRUNK, as HUSBAND, a person authorized to accept service and a person of discretion and appropriate age, residing at the residence of the within named person and present at said residence at the time of service.

( ) OTHER SERVICE: As described in the Comments below by serving _____ as _____.

( ) NON SERVICE: Due to reasons detailed in Comments below.

( ) MILITARY STATUS: Y (N) If Yes, what branch:_____

FILED FOR RECORD
WINNIE B. CLARK
CLERK OF COURT
ORANGEBURG, SC
2011 DEC 15 AM 11:29

COMMENTS: _____

I certify that I have no interest in the above action, am of legal age and have proper authority in the jurisdiction in which this service was made.

Subscribed and Sworn to before me on the 12 day of December, 2011 by the affiant who is personally known to me.

Rhonda Nesbitt
NOTARY PUBLIC

My Commission Expires: 2/28/2015

Horace Leysath
PROCESS SERVER # _____
Appointed in accordance with State Statutes

SERVE-ONE, INC.
P.O. Box 2584
Greenville, SC 29602-2584
(864) 235-7766

Our Job Serial Number: 2011006378

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ATTEST: TRUE COPY
Winnie B. Clark
CLERK OF COURT
ORANGEBURG COUNTY, SC

FORM 4

STATE OF SOUTH CAROLINA
COUNTY OF ORANGEBURG
IN THE COURT OF COMMON PLEAS

JUDGMENT IN A CIVIL CASE

CASE NO. 2011-CP-38-01392

South Carolina Federal Credit Union	vs	Dorothy Harley Sistrunk
PLAINTIFF(S)		DEFENDANT(S)

Submitted by: Master-In-Equity Judge	Attorney for : □ Plaintiff □ Defendant or □ Self-Represented Litigant

DISPOSITION TYPE (CHECK ONE)

□ JURY VERDICT. This action came before the court for a trial by jury. The issues have been tried and a verdict rendered.

□ DECISION BY THE COURT. This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.

□ ACTION DISMISSED (*CHECK REASON*): □ Rule 12(b), SCRCP; □ Rule 41(a), SCRCP (Vol. Nonsuit); □ Rule 43(k), SCRCP (Settled); □ Other

□ ACTION STRICKEN (*CHECK REASON*): □ Rule 40(j), SCRCP; □ Bankruptcy; □ Binding arbitration, subject to right to restore to confirm, vacate or modify arbitration award; □ Other

□ DISPOSITION OF APPEAL TO THE CIRCUIT COURT (*CHECK APPLICABLE BOX*):

□ Affirmed; □ Reversed; □ Remanded; □ Other

NOTE: ATTORNEYS ARE RESPONSIBLE FOR NOTIFYING LOWER COURT, TRIBUNAL, OR ADMINISTRATIVE AGENCY OF THE CIRCUIT COURT RULING IN THIS APPEAL.

IT IS ORDERED AND ADJUDGED: □ See attached order (formal order to follow) □ Statement of Judgment by the Court:

Plaintiff and Defendant have both filed Motions for Summary Judgment. This Court has determined that there are numerous issues of fact that are in dispute. Therefore, the Court denies both Motions of Summary Judgment.

This order □ ends □ does not end the case.	
Additional Information for the Clerk :	

INFORMATION FOR THE JUDGMENT INDEX

Complete this section below when the judgment affects title to real or personal property or if any amount should be enrolled. If there is no judgment information, indicate "N/A" in one of the boxes below.

Judgment in Favor of (List name(s) below)	Judgment Against (List name(s) below)	Judgment Amount To be Enrolled (List Amount(s) below)

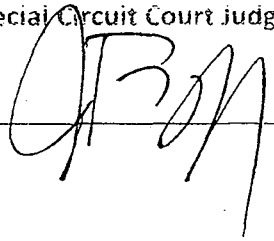
If applicable, describe the property, including tax map information and address, referenced in the order:

ATTEST: TRUE COPY
Wilma H. Clark
CLERK OF COURT
ORANGEBURG COUNTY, SC

FILED FOR RECORD
WILMA H. CLARK
CLERK OF COURT
ORANGEBURG SC
2014 APR 23 A 8:3

The judgment information above has been provided by the submitting party. Disputes concerning the amounts contained in this form may be addressed by way of motion pursuant to the SC Rules of Civil Procedure. Amounts to be computed such as interest or additional taxable costs not available at the time the form and final order are submitted to the judge may be provided to the clerk. Note: Title abstractors and researchers should refer to the official court order for judgment details.

Special Circuit Court Judge		Judge's Code: 2097		Date: April 21, 2014



For Clerk of Court Office Use Only

This judgment was entered on the day of , 20 and a copy mailed first class or placed in the appropriate attorney's box on this day of , 20 to attorneys of record or to parties (when appearing pro se) as follows:

ATTORNEY(S) FOR THE PLAINTIFF(S)		ATTORNEY(S) FOR THE DEFENDANT(S)
		CLERK OF COURT

Court Reporter:

SOUTH CAROLINA
Federal Credit Union
P O Box 190012
North Charleston, SC 29419-9012
(843) 797-3300 • (800) 845-0432

48

Member1 Plan Application

Help us get to know you

MEMBER NAME	STREET ADDRESS	CITY STATE ZIP	HOW LONG HAVE YOU LIVED AT THIS ADDRESS?
DOTHY A HARLEY	223 MARTHA HEIGHTS LANE	NORTH,SC,29112	

HOME PHONE	WORK PHONE	MAILING ADDRESS (if different from street address)	DRIVER'S LICENSE NUMBER
(803)-268-0716	(803)-534-3709	223 MARTHA HEIGHTS LANE NORTH, SC 29112	SC

SSN/TIN	YOUR E MAIL ADDRESS	MOTHER'S MAIDEN NAME	PASSWORD
2747			

DATE OF BIRTH		
-3/ 1959	Are you a U S Citizen or resident alien? Yes [X] No [ ]	• *If you select no, please follow the instructions for TIN Certification and backup withholding in the section below*

How did you become eligible for South Carolina Federal Credit Union membership?

[X] I qualify under one of the following membership eligibility options, or [ ] My family or household member qualifies under one of the following eligibility options.

_____ _____ Is this relative a member of SC Federal Credit Union? [ ] Yes [ ] No
FAMILY MEMBER'S NAME RELATIONSHIP

[ ] Employed by or retired from _____ [X] Member of ORANGEBURG COUNTY _____
COMPANY EMPLOYER NAME OR MILITARY BRANCH ASSOCIATION

[ ] Student at _____ Medical University of SC _____ College of Charleston _____ Charleston Southern University

[ ] Employed by or retired from a military contractor who contracts with a US Government/Naval Installation in Charleston, SC _____
CONTRACTOR

[ ] Live, work, worship, or attend school in Georgetown County, SC

How Can We Serve You?

Deposit Accounts

- [X] 1 Savings
- [ ] 2 Clown Club (for children age 12 and under)
- [ ] 3 Zlch* Checking
- [ ] 4 Senior Service Checking
- [ ] 5 Members' Choice Checking
- [ ] 6 Money Market Account
- [ ] 7 Share Certificate
- [ ] 8 Student Banking Package (for full-time students enrolled in four year accredited college)
- [ ] 9 Christmas Club
- [ ] 10. Dream Club
- [ ] 11. Trust Account
- [ ] 12 Individual Retirement Account (IRA)*

New Loan Accounts

- [ ] 13 Personal Access Line of Credit
- [ ] 14 Vehicle loan
- [ ] 15 VISA Credit card
- [ ] 16 MasterCard Credit Card

**Additional information needed*

Let us help save you money and expand your purchasing options!

Business & Organization Accounts*

- [ ] Business/Organization Savings
- [ ] Business/Organization Checking
- [ ] Business Checking Plus

Convenient, No-Cost Services

- [ ] ATM Card (Savings Accounts)
- [ ] MasterMoney Check/ATM Card (Not available on some accounts)
- [ ] Payroll Deduction
- [X] Teller Talk
- [ ] iTeller
- [ ] Overdraft Protection for Checking Accounts

Please indicate which account(s) you prefer for overdraft protection funding, and the order in which you prefer funds to be used.

_____ [ ] Savings
_____ [ ] Money Market Account
_____ [ ] Personal Access Line of Credit

Who will be on your account?

[ ] Individual
Which product number?
[ ] Beneficiary or POD #1 [ ] All Accounts [ ] Designated Accounts _____ ___
[ ] Beneficiary or POD #2 [ ] All Accounts [ ] Designated Accounts _____ ___

[ ] Joint
Which product number?
[ ] Joint Owner #1 [ ] All Accounts [ ] Designated Accounts _____ _____
[ ] Joint Owner #2 [ ] All Accounts [ ] Designated Accounts _____

Beneficiary Complete Only If Payable on Death

NAME #1	RELATIONSHIP	NAME #2	RELATIONSHIP

Joint Owner Information

JOINT OWNER/TRUSTEE/AGENT AUTHORIZED SIGNER #1	ADDRESS (if different from Member Address)	CITY,STATE ZIP	HOME PHONE
SSN/TIN	DATE OF BIRTH	DRIVER'S LICENSE NUMBER	WORK PHONE
JOINT OWNER/TRUSTEE/AGENT AUTHORIZED SIGNER #2	ADDRESS (if different from Member Address)	CITY,STATE ZIP	HOME PHONE
SSN/TIN	DATE OF BIRTH	DRIVER'S LICENSE NUMBER	WORK PHONE

Gifts to Minors

UTMA/UGMA (as custodian for _____ _____ _____ _____ (minor) under the Uniform Transfers/Gifts to Minors Act)

Minor's SSN/TIN _____ _____ _____ _____ _____

• CUNA MUTUAL GROUP, 1980, 82, 84, 86, 88, 96, 2000 01 ALL RIGHTS RESERVED

KSCA40 (LASER)

Let us help save you money and expand your purchasing options!

Open-End Credit Plans: By checking the Open-End Credit Plan box below you are establishing an Open-End Credit Plan with South Carolina Federal Credit Union. You can open an Open-End Credit Plan even if you are not requesting credit today. This Open-End Credit Plan will help us respond to your future loan requests more quickly. Please read the Credit and Security Agreement and Addendum accompanying this form.

Credit Card Account: By checking the box for the Credit Card Account below you are requesting a Credit Card.

EMPLOYER	YOUR POSITION	TIME IN PROFESSION	GROSS ANNUAL INCOME	☐ HOME OWNER ☐ RENTER MONTHLY RENT $

JOINT BORROWER NAME	ADDRESS (if different from Member Address)	CITY-STATE ZIP	HOW LONG AT THIS ADDRESS

HOME PHONE	WORK PHONE	SS# OR TIN	DATE OF BIRTH	DRIVER'S LICENSE NUMBER	YOUR E-MAIL ADDRESS

EMPLOYER	YOUR POSITION	TIME IN PROFESSION	GROSS ANNUAL INCOME	☐ HOME OWNER ☐ RENTER MONTHLY RENT $

☐ Open-End Credit Plans ☐ Individual ☐ Joint
(Including ATM/Debit Card Access to the Account if Available)

☐ Credit Card ☐ Individual ☐ Joint ☐ VISA ☐ MasterCard
Account
(There are costs associated with the use of this card. Call 1-800-845-0432 SCFCU for details)

Reference Name: Address Phone Number

Information we're required to ask you.

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number, (2) I am not subject to backup withholding because: (a) I am exempt form backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. resident alien).

Certification Instructions. Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

Your pledge to us.

By signing below, you promise that everything you have stated above is correct. You authorize the Credit Union to check your employment and credit history and to obtain credit reports in connection with your request for membership and/or credit and for any update, renewal or extension of the credit received. You understand the Credit Union will rely on the information above and in your credit reports. If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.

1. You have received and read the Membership Application and Credit and Security Agreement, including the addendum and Credit Insurance Certificate. By signing below you agree to be bound by the terms of the Agreement.
2. If you are applying for a credit card, you understand that the use of your credit card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures.
3. If you are applying for an Open-End Credit Plan, you grant us a security interest in all individual and joint accounts you have with us now and in the future to secure what you owe under the Credit and Security Agreement and if you have applied for a Credit Card, under the Credit Card Agreement. When you are in default you authorize us to apply the balance in those accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

Our pledge to you

We know that privacy is becoming a greater concern for you and all of our members. Technology has made it easy for organization to widely share your confidential information. We want you to know that South Carolina Federal Credit Union is committed to maintaining the confidentiality of the personal information with which you have entrusted us.

We never sell or share your information with any non-affiliated organizations. You can be confident that your financial privacy is a priority of this credit union. If you have questions about this issue, please feel free to call us at 797-8300 in Charleston or 1-800-845-0432.

Your Authorization

Authorization

By signing this document, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendments the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/We agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Please Sign Here

Dorothy Harley 9/5/02
MEMBER SIGNATURE - DATE

JOINT OWNER - TRUSTEE - AGENT - AUTHORIZED SIGNATURE #1 - DATE

JOINT OWNER - TRUSTEE - AGENT - AUTHORIZED SIGNATURE #2 - DATE

JOINT BORROWER SIGNATURE - DATE (IF DIFFERENT FROM JOINT OWNER ABOVE)

Membership and Account Agreement

This Agreement covers your and our rights and responsibilities concerning Accounts, Account services or other relationships with us, including without limitation loan, safe deposit boxes and other services South Carolina Federal Credit Union (Credit Union) offers. In this Agreement, the words **you** and **yours** mean anyone who signs a Member1 Plan Application or Account Change Card (Account Card) or is authorized to make transactions regarding your account(s) as provided herein or by governing law, including any account service(s). The words **we**, **us**, and **our** mean the Credit Union. The word **account** means any one or more share or other accounts you have with the Credit Union.

Your account type(s) and ownership features are designated on your Account Card. By signing an Account Card, each of you, jointly and severally, agree to the terms and conditions in this Agreement and Account Card, the Funds Availability Policy Disclosure, Truth-in-Savings Rate and Fee Schedule (Rate and Fee Schedule), and any Account Receipt accompanying this Agreement, and the Credit Union's Bylaws and policies, and any amendments to these documents from time to time which collectively govern your Membership and Accounts.

1. Membership Eligibility. To join the Credit Union you must meet the membership requirements including purchase and maintenance of at least one (1) share ("membership share") as set forth in the Credit Union's Bylaws. You authorize us to check your account, credit, and employment history, and obtain reports from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services you request now and in the future.

2. Single Party Accounts. A single party account is an account owned by one member (individual, corporation, partnership, trust or other organization) qualified for credit union membership. If the account owner dies, the interest passes, subject to applicable law, to the decedent's estate or Payable on Death (POD) beneficiary/payee or trust beneficiary, subject to other provisions of this Agreement governing our protection for honoring transfer and withdrawal requests of an owner or owner's agent prior to notice of an owner's death.

3. Multiple Party Accounts. An account owned by two or more persons is a multiple party account.

a. Rights of Survivorship. Unless otherwise stated on the Account Card, a multiple party account includes rights of survivorship. This means when one owner dies, all sums in the account will pass to the surviving owner(s). A surviving owner's interest is subject to the Credit Union's statutory lien for the deceased owner's obligations, and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

b. Control of Multiple Party Accounts. Any owner is authorized and deemed to act for any other owner(s) and may instruct us regarding transactions and other account matters. Each owner guarantees the signature of any other owner(s). Any owner may withdraw all funds, stop payment on items, transfer, or pledge to us all or any part of the shares without the consent of the other owner(s). We have no duty to notify any owner(s) about any transaction. We reserve the right to require written consent of all owners for any change to or termination of an account. If we receive written notice of a dispute between owners or inconsistent instructions from them, we may suspend or terminate the account and require a court order or written consent from all owners to act.

c. Multiple Party Account Owner Liability. If a deposited item in a multiple party account is returned unpaid, an account is overdrawn, or if we do not receive final payment on a transaction, the owners, jointly and severally, are liable to us for the amount of the returned item, overdraft, or unpaid amount and any charges, regardless of who initiated or benefited from the transaction.

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If any account owner is indebted to us, we may enforce our rights against any account of an owner or all funds in the multiple party account regardless of who contributed them.

4. Member Organization or Business Accounts. Accounts held in the name of a member, organization, or association for business purposes are subject to the same terms set forth in the Agreement and the following additional rules. The account owners agree to inform us of the persons authorized to transact business on behalf of the business or organization. We may rely on the account owner's written authorization until such time as we are informed of changes in writing. We may require that third party checks payable to a business may not be cashed, but must be deposited to a business account. We will have no notice of any breach of fiduciary duties arising from a transaction by any agent of the account owner, unless we have written notice of any wrongdoing.

5. POD/Trust Account Designations. A Payable on Death (POD) account or trust account designation is an instruction to the Credit Union that a single or multiple party account so designated is payable to the owner(s) during his, her or their lifetimes and, when the last account owner dies, payable to any named and surviving POD or trust beneficiary/payee. Accounts payable to more than one surviving beneficiary/payee are owned jointly by such beneficiaries/payees without rights of survivorship. Any POD or trust beneficiary/payee designation shall not apply to Individual Retirement Accounts (IRAs) which are governed by a separate beneficiary/payee designation. We are not obligated to notify any beneficiary/payee of the existence of any account or the vesting of the beneficiary/payee's interest in any account, except as otherwise provided by law.

6. Accounts for Minors. We may require any account established by a minor to be a multiple party account with an owner who has reached the age of majority under state law and who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid charges or amounts on such account. We require a minor to sign the Account Card if the minor can sign his or her own name. If the minor is unable to sign, the adult should sign for the child (e.g., "Mary Doe by John Doe, Father"). Any adult owner must also sign, even if he or she signed for the minor. We require a minor's signature on the Account Card before a minor can make a withdrawal on any account. We may pay funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an account owner, the guardian or parent shall not have any account access rights. We have no duty to inquire about the use or purpose of any transaction. We will not change the account status when the minor reaches the age of majority, unless authorized in writing by all account owners.

7. Uniform Transfers/Gifts to Minors Account. A Uniform Transfers/Gifts to Minors Account (UTTMA/UGMA) is an individual account created by a custodian who deposits funds as an irrevocable gift to a minor. The minor to whom the gift is made is the beneficiary of the custodial property in the account. The custodian has possession and control of the account for the exclusive right and benefit of the minor and barring a court order otherwise, is the only party entitled to make deposits, withdrawals, or close the account. A custodian will not be allowed to pledge the account as collateral for a loan to the custodian. We have no duty to inquire about the use or purpose of any transaction. If the custodian dies, we may suspend the account, until we receive instructions from any person authorized by law to withdraw funds or a court order authorizing withdrawal.

It is understood and agreed that a successor custodian may be the minor's legal guardian. If there is more than one legal guardian, the Credit Union can accept any such guardian as custodian. Upon acceptance of a successor custodian, no instruction from any other guardian will be accepted. It is agreed that funds deposited into such an account belong to the beneficiary. When the beneficiary reaches the age of majority, the funds may be paid or withdrawn by the beneficiary without notice or further action by us. If the beneficiary wishes to retain an account with us, the beneficiary can execute a new Member1 Plan Application. Any authority to make transactions will then be governed by the new Member1 Plan Application, and the authority of any custodian(s) will be terminated.

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8. Agency Designation on an Account. An agency designation on an account is an instruction to us that the owner authorizes another person to make transactions as agent for the account owner regarding the accounts designated. An agent has no ownership interest in the account(s) or Credit Union voting rights. We have no duty to inquire about the use or purpose of any transaction made by the agent.

9. Powers of Attorney. The Credit Union may allow a third person acting as your attorney-in-fact to make transactions regarding your account(s), pursuant to a Power of Attorney, but has no obligation to do so. You agree that we have no obligation to verify the scope, authenticity, and validity of any Power of Attorney presented to us. If we accept the Power of Attorney, the Credit Union has no duty to inquire as to the use or purpose of any transaction(s) by your attorney-in-fact, and may restrict or refuse account access, withdrawals and transfers. Further, you agree to reimburse the Credit Union for all costs and expenses, including attorneys' fees, we incur and agree to indemnify us for any loss or other expense we incur from our acceptance of your Power of Attorney.

10. Deposit of Funds Requirements. Funds may be deposited to any account, in any manner approved by the Credit Union in accordance with the requirements set forth on the Rate and Fee Schedule.

a. Endorsements. We may accept transfers, checks, drafts, and other items for deposit into any of your accounts if they are made payable to, or to the order of, one or more account owners even if they are not endorsed by all payees. All owners are deemed to receive the benefit of all deposits and the proceeds of such deposits; and we may give cash back to any payee. You authorize us to supply missing endorsements of any owners if we choose. If a check, draft or item that is payable to two or more persons is ambiguous as to whether it is payable to either or both, we may process the check, draft or item as though it is payable to either person. If an insurance, government, or other check or draft requires an endorsement as set forth on the back of the check or draft, we may require endorsement as set forth on the item. Endorsements must be made on the back of the share draft or check within 1½ inches from the top edge, although we may accept endorsements outside this space. However, any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility.

b. Collection of Items. We act only as your agent and we are not responsible for handling items for deposit or collection beyond the exercise of ordinary care. Deposits made by mail or at unstaffed facilities are not our responsibility until we receive them. We are not liable for the negligence of any correspondent or for loss in transit, and each correspondent will only be liable for its own negligence. We may send any item for collection. Items drawn on an institution located outside the United States are handled on a collection basis only. You waive any notice of nonpayment, dishonor, or protest regarding items we purchase or receive for credit or collection to your account.

c. Final Payment. All items or Automated Clearing House (ACH) transfers credited to your account are provisional until we receive final payment. If final payment is not received, we may charge your account for the amount of such items or ACH transfers and impose a return item charge on your account. Any collection fees we incur may be charged to your account. We reserve the right to refuse or return any item or funds transfer.

d. Direct Deposits. We may offer preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. You must authorize each direct deposit or preauthorized transfer by filling out a separate form. You must notify us at least thirty (30) days in advance to cancel or change a direct deposit or transfer option. Upon a bankruptcy filing, unless you cancel an authorization we will continue making direct deposits in accordance with your authorization on file with us. If we are required to reimburse the U.S. Government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.

e. Crediting of Deposits. Deposits made after the deposit cutoff time and deposits made on either holidays or days that are not our business days will be credited to your account on the next business day.

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f. Deposit At ATM and Night Deposit Facilities. All deposits and payments made at an ATM that we own, or at one of our night deposit facilities are subject to the provisions and check collection procedures as disclosed to you in our "Funds Availability Policy."

Deposit transactions of cash and other items to your account(s) can only be accepted at specifically designated ATMs. Not all of our ATMs can process deposit transactions. If you make a deposit or payment at an ATM, you agree that the correct amount in the event of discrepancy between a written receipt or deposit slip will be the amount that the Credit Union finds in the envelope used to make the transaction. You further agree that the credit to account(s) for non-cash items will be conditional until we can collect the item. If we cannot collect the amount of a non-cash item, the amount will be deducted from your account.

11. Account Access.

a. Authorized Signature. Your signature on the Member1 Plan Application authorizes your account access. We will not be liable for refusing to honor any item or instruction if we believe the signature is not genuine. If you have authorized the use of a facsimile signature, we may honor any draft that appears to bear your facsimile signature even if it was made by an unauthorized person. You authorize us to honor transactions initiated by a third person to whom you have given your account number even if you do not authorize a particular transaction.

b. Authorized User(s). You should exercise caution in providing authority, information, documentation or access devices to others. All withdrawals, transfers and transactions made by any person to whom you provide authority or the means to access your accounts or other services shall be deemed authorized by you, and the Credit Union will not have any responsibility or liability whatsoever for such withdrawals, transfers or other transactions. Further, you and the person authorized (as defined herein) shall be jointly and severally responsible to the Credit Union for all such access or use of your accounts and services with us.

c. Access to Account Information. You agree that all owners and authorized users, may have access to all of the information you provide to us, or which we gather and maintain regarding our relationships with you. This includes, but is not limited to information regarding transactions, account history, your loan relationships with us, and other information relating to or arising with regard to any of your accounts, loans or other services with us. You acknowledge and agree that any owner of a joint account or service, or any co-borrower may provide authority to others, who will have access to all such information as to all owners and/or co-borrowers. Further, if a single account card is used to establish multiple forms of membership (e.g., A single card is used to open a joint share account for A & B, and also a checking account for B only) we are authorized to send a single statement jointly to all parties, which may provide such information as to all accounts evidenced by or opened through the single account card.

d. Access Options. You may withdraw or transfer funds from your account(s) in any manner we permit (e.g., at an automated teller machine, in person, by mail, automatic transfer, or telephone, as applicable). We may return as unpaid any draft drawn on a form we do not provide, and you are responsible for any loss we incur handling such a draft. We have the right to review and approve any form of power of attorney and may restrict account withdrawals or transfers. We are under no obligation to honor any power of attorney.

If you have joint share account(s) you will be responsible for any withdrawals obtained by a joint owner from any share account or share draft account. This includes direct or indirect access of the share account or share draft account by the joint owner through an access device, iTeller, or Teller Talk. You agree that the joint owner also has access to all share and loan information via an access device, iTeller, or Teller Talk.

e. Telephone Requests. You agree that funds in any account(s) with us can be transferred, upon the telephone request of any signer on the account, to another account with us or to any other financial institution. We shall not be responsible for any loss incurred as a result of our acting upon or executing any request, order or instruction we believe to be genuine. Further-more, we reserve the right to refuse to execute any telephone request or order.

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f. ACH & Wire Transfers. If we provide the service, you may initiate or receive credits or debits to your account through wire or ACH transfer. You agree that if you receive funds by a wire or ACH transfer, we are not required to notify you at the time the funds are received. Instead, the transfer will be shown on your periodic statement. We may provisionally credit your account for an ACH transfer before we receive final settlement. We may reverse the provisional credit or you will refund us the amount if we do not receive final settlement.

When you initiate a wire transfer, you may identify either the recipient or any financial institution by name and by account or identifying number. The Credit Union (and other institutions) may rely on the account or other identifying number as the proper identification even if it identifies a different party or institution. If a wire transfer is cleared through the Federal Reserve, Regulation J governs the transaction(s). The "Funds Transfer Business Days" are Monday through Friday excluding holidays. All wire transfer requests prior to 4:00 p.m. will be processed the same day. Unless otherwise disclosed at the time of your request the transfer will take place immediately and you will not have the right to cancel the request. Security procedures may be established to verify the authenticity of your payment order. If the request is by phone or fax, the credit union will identify you by verifying specific activity information on your account, such as the amount and date of your last deposit, your payroll deduction amounts, and so on. You agree that the authenticity of payment orders may be verified by using this security procedure unless you notify the credit union in writing that you do not agree to that security procedure before the payment order is executed by us. In that event, the credit union shall have no obligation to accept any payment order from you or other authorized parties on the account until you and the credit union agree, in writing, on an alternate security procedure. For business members, a corporate resolution (or partners/proprietors letter) is required authorizing the credit union to provide wire transfer services.

g. Checking Accounts. The Credit Union may refuse any check or other item drawn against your account or used to withdraw funds from your account if it is not on a form approved by us. We also reserve the right to refuse any check or other item drawn against your account or used to withdraw funds from your account if made in a manner not specifically authorized for your account, if made more frequently or in a greater number than specifically permitted for your account.

If we accept a check or other item not on a form approved by us, you will be responsible for any loss by us in handling the item. We may pay checks or other items drawn upon your account in any order determined by us, even if paying a particular check or item results in an insufficient balance in your account to pay one or more other items that otherwise could have been paid out of your account.

Because of the nature of the Credit Union check program, neither the Credit Union nor any other processing entities shall be responsible for the authenticity of the checks with regard to the signature or alterations; and checks, when presented, shall be paid without verification.

You agree that we do not fail to use ordinary care because our procedures do not provide for sight examination.You agree to take precaution in safeguarding your blank checks. You will notify us immediately if you learn or have reason to know that any of your checks have been lost or stolen. If you are negligent in safeguarding your checks, we will not have any liability or responsibility for any losses you incur as a result of fraud or forgery if we pay any such check in good faith pursuant to standard commercial practices.

CHECKS FROM SOURCE OTHER THAN CREDIT UNION APPROVED VENDOR: The Credit Union approves the vendor(s) for check printing due to their high standards. Other companies that provide check printing services may not meet the high standards of our approved vendor(s). Therefore, you acknowledge and agree that we have no responsibility or liability to you whatsoever resulting, arising or relating from/to: non-payment; returns as no account/insufficient funds or otherwise; or any other processing/payment error with regard to any check that is not printed by our approved vendor(s).

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h. Credit Union Examination. We may disregard information on any draft or check, other than the signature of the drawer, the amount and any magnetic encoding. You agree we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for sight examination of items.

12. Account Rates and Fees. We pay account earnings and assess fees against your account as set forth in the Rate and Fee Schedule. We may change the Rate and Fee Schedule at any time and will notify you as required by law.

13. Transaction Limitations.

a. Withdrawal Restrictions. We permit withdrawals only if your account has sufficient available funds to cover the full amount of the withdrawal or you have an established overdraft protection plan. Drafts or other transfer or payment orders which are drawn against insufficient funds may be subject to a service charge set forth in the Rate and Fee Schedule. If there are sufficient funds to cover some, but not all, of your withdrawal, we may allow those withdrawals for which there are sufficient funds in any order at our discretion.

We may refuse to allow a withdrawal in some situations, and will advise you accordingly; for example: (1) a dispute between account owners (unless a court has ordered the Credit Union to allow the withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; (5) you fail to repay a Credit Union loan on time. We may require you to give written notice of seven (7) days to sixty (60) days before any intended withdrawals.

b. Transfer Limitations. For share savings and money market accounts, if applicable, you may make up to six (6) preauthorized, automatic, telephonic, or audio response transfers to another account of yours or to a third party during any calendar month. Of these six, you may make no more than three (3) transfers to a third party by check or debit card. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH). You may make unlimited transfers to any of your accounts or to any Credit Union loan account and may make withdrawals in person, by mail, or at an ATM. However, we may refuse or reverse a transfer that exceeds these limitations and may assess fees against, suspend or close your account.

14. Certificate Accounts. Any time deposit, term share, share certificate, or certificate of deposit account allowed by state law (Certificate Account), whichever we offer, is subject to the terms of this Agreement, the Rate and Fee Schedule and Account Deposit Receipt for each account the terms of which are incorporated herein by reference.

15. Overdrafts.

a. Overdraft Liability. If on any day, the funds in your share account are not sufficient to cover drafts, fees or other items posted to your account, those amounts will be handled in accordance with our overdraft procedures or an overdraft protection plan you have with us. The Credit Union's determination of an insufficient account balance may be made at any time between presentation and the Credit Union's midnight deadline with only one review of the account required. We do not have to notify you if your account does not have funds to cover drafts, fees or other posted items. Whether the item is paid or returned, your account may be subject to a charge as set forth in the Rate and Fee Schedule. Except as otherwise agreed in writing, we, by covering one or any overdraft, do not agree to cover overdrafts in the future and may discontinue covering overdrafts at any time without notice. If we pay a draft or impose a fee that would otherwise overdraw your account, you agree to pay the overdrawn amount immediately. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor bank extra time beyond any midnight deadline limits.

b. Overdraft Protection Plan. If we have approved an overdraft protection plan for your account, we will honor drafts drawn on insufficient funds by transferring funds from another

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account under this Agreement or a loan account, as you have directed, or as required under the Credit Union's overdraft protection policy. The fee for overdraft transfers, if any, is set forth on the Rate and Fee Schedule. This Agreement governs all transfers, except those governed by agreements for loan accounts.

16. Postdated and Stale dated Drafts. We may pay any draft without regard to its date unless you notify us of a postdating. The notice must be given to us in time so that we can notify our employees and reasonably act upon the notice and must accurately describe the draft, including the exact number, date, and amount. You understand that the exact information is necessary for the Credit Union's computer to identify the draft. We are not responsible if you give us an incorrect or incomplete description, or untimely notice. You may make an oral notice which lapses in fourteen (14) calendar days unless confirmed in writing. A written notice is effective for six (6) months and may be renewed in writing from time to time. You agree not to deposit checks, drafts, or other items before they are properly payable. We are not obligated to pay any check or draft drawn on your account which is presented more than six (6) months past its date.

17. Stop Payment Orders.

a. Stop Payment Order Request. You may request a stop payment order on any draft drawn on your account. To be binding an order must be in writing, dated and describe the account and draft number and the exact amount. The stop payment will be effective if the Credit Union receives the order in time for the Credit Union to act upon the order and you state the number of the account, number of the draft, and its exact amount. You understand that the exact information is necessary for the Credit Union's computer to identify the draft. If you give us incorrect or incomplete information, we will not be responsible for failing to stop payment on the draft. If the stop payment order is not received in time for us to act upon the order, we will not be liable to you or to any other party for payment of the draft. If we recredit your account after paying a draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee or other holders of the draft and to assist us in any legal action.

b. Duration of Order. You may make an oral stop payment order which will lapse within fourteen (14) calendar days unless confirmed in writing within that time. A written stop payment order is effective for six (6) months and may be renewed in writing from time to time. We do not have to notify you when a stop payment order expires.

c. Liability. Fees for stop payment orders are set forth on the Rate and Fee Schedule. You may not stop payment on any certified check, cashier's check, teller's check, or any other check, draft, or payment guaranteed by us. Although payment of an item may be stopped, you may remain liable to any item holder, including us. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney's fees, damages or claims related to our refusing payment of an item, including claims of any multiple party account owner, payee, or indorsee in failing to stop payment of an item as a result of incorrect information provided by you.

18. Credit Union Liability. If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if: (1) your account contains insufficient funds for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We exercise ordinary care if our actions or nonactions are consistent with applicable state law, federal reserve regulations and operating letters, clearinghouse rules, and general banking practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Account Agreement. Any conflict between what you or our employees may say or write will be resolved by reference to this Agreement.

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19. Credit Union Lien and Security Interest. If you owe us money as a borrower, guarantor, endorser, account owner, or otherwise, we have a statutory lien on the account funds in any account in which you have an ownership interest, regardless of their source, unless prohibited by law. We may apply these funds, without further notice to you, in any order to pay off your indebtedness. By not enforcing a lien, we do not waive our right to enforce it later. In addition, you grant the Credit Union a consensual security interest in any accounts you have an ownership interest and we may use the funds from these accounts to pay any debt or amount now or hereafter owed the Credit Union, except for obligations secured by your residence, unless prohibited by applicable law. All accounts are nonassignable and nontransferable to third parties.

20. Legal Process. If any legal action is brought against your account, we may pay out funds according to the terms of the action or refuse any payout until the dispute is resolved. Any expenses or attorney fees we incur responding to legal process may be charged against your account without notice, unless prohibited by law. Any legal process against your account is subject to our lien and security interest.

21. Account Information. Upon request, we will give you the name and address of each agency from which we obtain a credit report regarding your account. We agree not to disclose account information to third parties except when: (1) it is necessary to complete a transaction; (2) the third party seeks to verify the existence or condition of your account in accordance with applicable law; (3) such disclosure complies with the law or a government agency or court order; or (4) you give us written permission.

22. Notices.

a. Name or Address Changes. You are responsible for notifying us of any address or name change. The Credit Union is only required to attempt to communicate with you at the most recent address you have provided to us. We may accept oral notices of a change in address and may require any other notice from you to us be provided in writing. If we attempt to locate you, we may impose a service fee as set forth on the Rate and Fee Schedule.

b. Notice of Amendments. Except as prohibited by applicable law, we may change the terms of this Agreement. We will notify you of any changes in terms, rates, or fees as required by law. We reserve the right to waive any term in this Agreement. Any such waiver shall not affect our right to future enforcement.

c. Effect of Notice. Any written notice you give us is effective when we receive it. Any written notice we give to you is effective when it is deposited in the U.S. Mail, postage prepaid and addressed to you at your statement mailing address. Notice to any account owner is considered notice to all account owners.

23. Taxpayer Identification Numbers and Backup Withholding. Your failure to furnish a correct Taxpayer Identification Number (TIN) or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service (IRS) a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN, we may suspend opening your account.

24. Statements.

a. Contents. If we provide a periodic statement for your account, you will receive a periodic statement of transactions and activity on your account during the statement period as required by applicable law. If a periodic statement is provided, you agree that only one statement is necessary for a multiple party account. For share draft or checking accounts, you understand and agree that your original draft, when paid, becomes property of the Credit Union and may not be returned to you, but copies may be retained by us or payable through financial institutions and made available upon your request. You understand and agree that statements are made available to you on the date they are mailed to you. You also understand and agree that drafts or copies thereof are made available to you on the date the statement is mailed to you, even if the drafts do not accompany the statement.

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b. Examination. You are responsible for examining each statement and reporting any irregularities to us. We will not be responsible for any forged, altered, unauthorized or unsigned items drawn on your account if: (1) you fail to notify us within thirty-three (33) days of the mailing date of the earliest statement regarding any forgery, alteration or unauthorized signature on any item described in the statement; or (2) any items are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of a facsimile signature machine.

c. Notice to Credit Union. You agree that the Credit Union's retention of drafts does not alter or waive your responsibility to examine your statements or the time limit for notifying us of any errors. The statement will be considered correct for all purposes and we will not be liable for any payment made or charge to your account unless you notify us in writing within the above time limit for notifying us of any errors. If you fail to receive a periodic statement you agree to notify us within fourteen (14) days of the time you regularly receive a statement.

25. Inactive Accounts. If your account falls below any applicable minimum balance and you have not made any transactions over a period specified in the Rate and Fee Schedule during which we have been unable to contact you by regular mail, we may classify your account as inactive or dormant. Unless prohibited by applicable law, we may charge a service fee set forth on the Rate and Fee Schedule for processing your inactive account. If we impose a fee, we will notify you, as required by law, at your last known address. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, we reserve the right to transfer the account funds to an account payable and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency.

26. Special Account Instructions. You may request that we facilitate certain trust, will, or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or post a bond or provide us with other protection. Account changes requested by you, or any account owner, such as adding or closing an account or service, must be evidenced by a signed Account Change form and accepted by us.

27. Termination of Account. We may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if: (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the account or of the funds in the account; (4) any share drafts are lost or stolen; (5) there are excessive returned unpaid items not covered by an overdraft protection plan; (6) there has been any misrepresentation or any other abuse of any of your accounts; or (7) we reasonably deem it necessary to prevent a loss to us; or (8) the Credit Union incurs any loss relating to any loan(s), account(s) or service(s) you have with us; (9) if we believe you have been negligent in protecting any access devices or codes; (10) you breach any promise under this Agreement; or (11) you refuse or fail to cooperate as provided in this Agreement.You may terminate a single party account by giving written notice. We reserve the right to require the consent of all owners to terminate a multiple party account. We are not responsible for payment of any draft, withdrawal, or other item after your account is terminated, however, if we pay an item after termination, you agree to reimburse us.

28. Termination of Membership. You may terminate your membership by giving us notice. You may be denied services or expelled for any reason allowed by applicable law, including causing a loss to the Credit Union.

(continued)

29. Death of Account Owner. We may continue to honor all transfer orders, withdrawals, deposits and other transactions on an account until we are notified of a member's death. Once we are notified of a member's death, we may pay drafts or honor other payments or transfer orders authorized by the deceased member for a period of ten (10) days after that date unless we receive instructions from any person claiming an interest in the account to stop payment on the drafts or other items. We may require anyone claiming a deceased owner's account funds to indemnify us for any losses resulting from our honoring that claim. This Agreement will be binding upon any heirs or legal representatives of any account owner.

30. Severability. If a court holds any portion of this Agreement to be invalid or unenforceable, the remainder of this Agreement shall not be invalid or unenforceable and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement.

31. Enforcement. You are liable to us for any loss, cost or expense we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such loss, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

32. Indemnity. If you ask us to follow instructions that we believe might expose us to claims, suits, losses, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require a bond or other protections. An example of the kind of protection asked for would be your promise to protect the Credit Union against any claims (an indemnity).

33. Governing Law. This Agreement is governed by the Credit Union's Bylaws, federal laws and regulations, the laws, including applicable principles of contract law, and regulations of the state in which the Credit Union's main office is located, and local clearinghouse rules, as amended from time to time. As permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in which the Credit Union is located.

28980 D1000 Rev. 2/00

LOANLINER® Credit and Security Agreement

This LOANLINER® Credit and Security Agreement, which includes the Truth in Lending Disclosures, will be referred to as **the Plan.** The Plan documents include this agreement and an Addendum. **You, your** and **borrower** mean any person who signs the Plan. **Credit union, we, our** and **us** mean South Carolina Federal Credit Union or anyone to whom the Credit Union transfers its rights under the Plan.

HOW THIS PLAN WORKS — This is an open-end, multi-featured credit plan. We anticipate that, from time to time, you will borrow money (called "advances") under the Plan. **We are not required to make advances to you under the Plan and can refuse a request for an advance at any time.** The Addendum describes the different types of credit (called "subaccounts") available under the Plan, the current interest rate for each subaccount expressed as a daily periodic rate and corresponding annual percentage rate and other charges. It may also have other terms and a schedule for determining the payment amounts.

CREDIT LIMIT — We may, but do not have to, establish a credit limit on certain subaccounts. If a credit limit is set for a subaccount, you promise not to exceed the established credit limit. If you exceed the credit limit, you promise to repay immediately the amount which exceeds the credit limit.

REPAYMENT — You promise to repay all amounts you owe under the Plan plus interest. Payments are due on the last day of the month unless we set a different day at the time of an advance. If the Addendum has no payment schedule for a subaccount, your payment will be determined at the time of each advance. Payments must include any amount past due and any amount by which you have exceeded any credit limit you have been given for a subaccount. You may repay all or part of what you owe at any time without any prepayment penalty. Even if you prepay, you will still be required to make the regularly scheduled payments unless we agree in writing to a change in the payment schedule. I understand and agree that a joint owner of any account that can be used to access my line of credit directly or indirectly with this access device. I accept full responsibility and agree to pay for all transactions and credit advances made with any access device issued pursuant to this request by any such joint account owner or other authorized user. Unless otherwise required by law, payments will be applied to amounts owed under the Plan, in the manner the Credit Union chooses.

PLAN ACCESS — You can obtain credit advances in any manner authorized by us. If we allow you to use your ATM/Debit card to access the Plan, you may be liable for the unauthorized use of your ATM/Debit card. You will not be liable for unauthorized use that occurs after you notify us, orally or in writing, of the loss, theft, or possible unauthorized use. If you believe your ATM/Debit card has been lost or stolen, immediately inform the Credit Union by calling or writing us at the telephone number or address that appears elsewhere in the Plan. If the card is used to obtain unauthorized advances directly from the Plan, your liability will not exceed $50. If the unauthorized withdrawal is from a sharedraft account, your liability is governed by the Regulation E disclosures you received at the time you received your ATM/Debit card, even if the withdrawal results in an advance being made from your overdraft subaccount.

FINANCE CHARGE — The dollar amount you pay for money borrowed is called a "finance charge" and begins on the date of each advance. A finance charge will be computed separately for each separate balance under the Plan. To compute the finance charge, the unpaid balance for each day since your last payment (or since an advance if you have not yet made a payment) is multiplied by the applicable daily periodic rate. The sum of these amounts is the finance charge owed. The balance used to compute the finance charge is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made. In addition to interest, we may charge other finance charges which are disclosed on the Addendum. If the interest rate is a variable interest rate, the Addendum explains how the variable interest rate works.

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SECURITY — You pledge as security for the Plan all shares and dividends and, if any, all deposits and interest in all joint and individual accounts you have with us now and in the future. If a specific dollar amount is pledged for an advance, we will freeze shares in that account to the extent of the outstanding balance for the advance. Otherwise, your pledged shares may be withdrawn unless you are in default. Statutory Lien – If you are in default on a financial obligation to us, federal law gives us the right to apply the balance of shares and dividends in all individual and joint accounts you have with us to satisfy that obligation. After you are in default, we may exercise this right without further notice to you. **The statutory lien and/or your pledge will allow us to apply the funds in your account(s) to what you owe when you are in default.** The statutory lien and your pledge do not apply to any Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security.

Additional security for the Plan may be required at the time of an advance. If a subaccount identifies a type of property (such as "New Cars") you must give that type of property as security when you get an advance under that subaccount. A subaccount name such as "Other Secured" means you must provide security acceptable to us when you obtain an advance under that subaccount. Property you give as security will secure all amounts owed under the Plan and all other loans you have with us now or in the future, except any loan secured by your principal dwelling. Property securing other loans you have with us may also secure the Plan.

CREDIT INSURANCE — Credit life and/or credit disability insurance is optional under the Plan. If you qualify for and purchase the insurance from us, you authorize us to add the insurance premiums monthly to your loan balance and charge you interest on the entire balance. If you elect credit insurance, your payments may increase or the period of time necessary to repay your advance may be extended. The credit insurance rates may change during the Plan. If the rates change, we will provide any notices required by applicable law.

PERIODIC STATEMENT — On a regular basis you will receive a statement showing all transactions under the Plan during the period covered by the statement. Statements and notices will be sent to you at the most recent address you have given us in writing. Unless applicable law requires notice to each joint borrower, notice to any one of you will be notice to all.

JOINT ACCOUNTS — If this is a joint account, each of you is individually and jointly responsible for paying all amounts owed. That means we can enforce our rights under the Plan against any one of you individually or against all of you together. If you give us inconsistent instructions, we can refuse to follow your instructions. Unless our written policy requires all of you to sign for an advance, each of you authorizes the other(s) to obtain advances individually and agrees to repay advances made to the other(s). Any joint accountholder may terminate the Plan by giving us prior written notice. If any of you terminate the Plan, the Plan is terminated for all of you. You remain liable individually and jointly for all advances incurred before termination.

FEES AND CHARGES — If you give us a security interest in certain types of property, we may charge you a filing fee to perfect our interest in the property. If we do, the amount of the fee will be disclosed to you at the time you obtain an advance. We may also charge you other fees in connection with the Plan. Our current fees are disclosed on the Addendum and will be added to your loan balance unless you pay them in cash.

UPDATING CREDIT INFORMATION — You promise that you will promptly give us written notice if you move, change your name or employment, or if any other information you provided to us changes. Upon our request, you also agree to provide us updated financial information.

DEFAULT — ***The following paragraph applies to borrowers in Idaho, Kansas and Maine:*** You will be in default if you do not make a payment of the amount required when it is due. You will also be in default if we believe the prospect of payment, performance, or realization on any property given as security is significantly impaired.

The following paragraph applies only to borrowers in Wisconsin: You will be in default if you fail to make a payment when due two times during any 12 month period. You will be in default if

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breaking any promise made under the Plan materially impairs your ability to repay what you owe or materially impairs the condition, value, or protection of or our right in any property you gave as security.

The following paragraph applies only to borrowers in Iowa: You will be in default if you are more than 10 days late in making a payment. You will also be in default if you do not comply with the terms of the Plan and your failure to comply materially impairs any property you gave as security or your ability to repay what you owe under the Plan.

The following paragraph applies to borrowers in all other states: You will be in default if you do not make a payment of the amount required when it is due. You will be in default if you break any promise you made under the Plan or if anyone is in default under any security agreement made in connection with an advance under the Plan. You will be in default if you die, file for bankruptcy, become insolvent, if you make any false or misleading statements in any credit application or update of credit information, or if something happens we believe may substantially reduce your ability to repay what you owe. You will also be in default under the Plan if you are in default under any other loan agreement with us.

ACTIONS AFTER DEFAULT — ***The following paragraph applies to borrowers in Colorado, District of Columbia, Iowa, Kansas, Maine, Massachusetts, Missouri, Nebraska and West Virginia:*** When you are in default and after expiration of any right you have under applicable state law to cure your default, we can demand immediate payment of the entire unpaid balance under the Plan without giving you advance notice.

The following paragraph applies to borrowers in all other states except Wisconsin and Louisiana: When you are in default, we can require immediate payment (acceleration) of the entire unpaid balance under the Plan. You waive any right you have to demand for payment, notice of intent to accelerate and notice of acceleration.

The following paragraphs apply to borrowers in all states except Wisconsin and Louisiana: If immediate payment is demanded, you will continue to pay interest until what you owe has been repaid at the applicable interest rates in effect or, if applicable, at the default rate disclosed on the Addendum. If a demand for immediate payment has been made, your shares and/or deposits can be applied towards what you owe as provided in the section above called "Security." We can also exercise any other rights given by law when you are in default.

You agree the Credit Union has the right to take possession of any property given as security under the Plan, without judicial process, if this can be done without breach of the peace. If we ask, you promise to deliver the property at a time and place we choose. We will not be responsible for any other property, not covered by this Agreement, that you leave inside the property or that is attached to the property. We will try to return that property to you or make it available to you to claim.

After we have possession of the property, we can sell it and apply the money to any amounts you owe us. We will give you notice of any public sale or the date after which a private sale will be held. Our expenses for taking possession of and selling the property will be deducted from the money received from the sale. Those costs may include the cost of storing the property, preparing it for sale and attorney's fees to the extent permitted under state law or awarded under the Bankruptcy Code. The rest of the sale money will be applied to what you owe under the Plan.

You will also have to pay any amount that remains unpaid after the sale money has been applied to any unpaid balance under the Plan. You agree to pay interest on that amount at the same rate as the advance, or, if applicable, at the default rate disclosed on the Addendum, until that amount has been paid.

The following paragraph applies only to Wisconsin borrowers: When you are in default and after expiration of any right you have under applicable state law to cure your default, we may require immediate payment of your outstanding loan balance under the Plan and seek possession of property given as security. You may voluntarily give the property to us if you choose, or we may seek to take possession of the property by judicial process. If we repossess the property, you

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agree to pay reasonable expenses incurred in disposing of the property. If the property is a motor vehicle, mobile home, trailer, snowmobile, boat or aircraft, you will also be required to pay any costs permitted by Section 422.413 of the Wisconsin Statutes.

The following paragraph applies only to Louisiana borrowers: When you are in default, we can require immediate payment (acceleration) of the entire unpaid balance under the Plan. You waive any right you have to demand for payment, notice of intent to accelerate and notice of acceleration. If immediate payment is demanded, you will continue to pay interest until what you owe has been repaid at the applicable interest rates in effect unless a default rate is disclosed on the Addendum. If a demand for immediate payment has been made, the shares and deposits given as security for the Plan can be applied towards what you owe. We can also exercise any other rights given by law when you are in default and our rights under any security agreements you have with us.

CANCELLING OR CHANGING THE PLAN — ***The following paragraph applies only to borrowers in Wisconsin:*** We can change the terms of the Plan from time to time in accordance with Section 422.415 of the Wisconsin Statutes. You will be notified of any change in terms. An increase in the daily periodic rate under a variable rate interest rate is not considered a change in terms under the Plan. We can cancel the entire Plan or any part of the Plan at any time. You may cancel the Plan at any time by giving us prior written notice. Your obligation to pay the unpaid balances under the terms of the Plan continues whether you or the credit union cancel the Plan, except to the extent that your liability is limited by Section 422.4155 of the Wisconsin Statutes.

The following paragraph applies only to borrowers in Iowa: We can change the terms of the Plan from time to time after giving you any advance notice required by law. A change that increases the rate of finance charge or other charge, that increases the amount of your payments, or that otherwise adversely affects existing balances will apply to existing balances only if you agree to the change or you use the Plan after receiving notice that your use of the Plan means you agree the change applies to existing balances.

The following paragraph applies to borrowers in all other states: We have the right to change the terms of the Plan from time to time after giving you any advance notice required by law. Any change in the interest rate will apply to future advances, and at our discretion and subject to any requirements of applicable law, will also apply to unpaid balances.

The following paragraph applies to all but Wisconsin borrowers: An increase in the daily periodic rate under a variable interest rate is not considered a change in terms under the Plan. We can cancel the entire Plan or any part of the Plan at any time. You may cancel the Plan at any time by giving us prior written notice. Your obligation to pay the unpaid balances under the terms of the Plan continues whether you or the Credit Union cancel the Plan.

DELAY IN ENFORCING RIGHTS AND CHANGES IN THE PLAN — We can delay enforcing any of our rights under this Plan any number of times without losing the ability to exercise our rights later. We can enforce this Plan against your heirs or legal representatives. If we change the terms of the Plan, you agree that this Plan will continue to protect us.

CONTINUED EFFECTIVENESS — If any part of this Plan is determined by a court to be unenforceable, the rest will remain in effect.

NOTICE TO UTAH BORROWERS — This written agreement is a final expression of the agreement between you and the Credit Union. This written agreement may not be contradicted by evidence of any oral agreement.

The following is required by Vermont law — **NOTICE TO CO-SIGNER — YOUR SIGNATURE ON THIS NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.**

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The following paragraphs apply if you give security in connection with an advance under the Plan. They apply to borrowers in all states except Louisiana. Louisiana borrowers will execute a separate security agreement. Borrowers in other states may also be asked to execute a separate security agreement.

THE SECURITY FOR THE PLAN — You give us what is known as a security interest in all property described in any receipt, voucher or other document you receive for an advance ("the Advance"). The security interest you give includes all accessions. Accessions are things which are attached to or installed in the property now or in the future. The security interest also includes any replacements for the property which you buy within 10 days of the Advance or any extensions, renewals or refinancing of the Advance. It also includes any money you receive from selling the property or from insurance you have on the property. If the value of the property declines, you promise to give us more property as security if asked to do so.

WHAT THE SECURITY INTEREST COVERS — The security interest secures the Advance described in the receipt, voucher or any other document you receive at the time of the Advance and any extensions, renewals or refinancings of the Advance. It also secures any other advances you have now or receive in the future under the Plan and any other amounts or loans, including any credit card loan, you owe us for any reason now or in the future, except any loan secured by your principal residence. If the property is household goods as defined by the Federal Trade Commission Credit Practices Rule, the property will secure only the Advance and not other amounts you owe.

OWNERSHIP OF THE PROPERTY — You promise that you own all property you give as security or if the Advance is to buy the property, you promise you will use the Advance for that purpose. You promise that no one else has any interest in or claim against the property that you have not already told us about. You promise not to sell or lease the property or to use it as security for a loan with another creditor until the Advance is repaid. You promise you will allow no other security interest or lien to attach to the property either by your actions or by operation of law.

PROPERTY INSURANCE, TAXES AND FEES — You must maintain property insurance on all property that you give as security under the Plan. You may purchase the property insurance from anyone you choose who is acceptable to the Credit Union. The amount and coverage of the property insurance must be acceptable to us. You may provide the property insurance through a policy you already have, or through a policy you get and pay for. You promise to make us the loss payee on the insurance policy and to deliver the policy or proof of coverage to us if asked to do so.

If you cancel your insurance and get a refund, we have a right to the refund. If the property is lost or damaged, we can use the insurance settlement to repair the property or apply it towards what you owe. You authorize us to endorse any draft or check which may be payable to you in order for us to collect any refund or benefits due under your insurance policy. You also promise to pay all taxes and fees (like registration fees) due on the property.

If you do not pay the taxes or fees on the property when due or keep it insured, we may pay these obligations, but we are not required to do so. Any money we spend for taxes, fees or insurance will be added to the unpaid balance of the advance and you will pay interest on those amounts at the same rate you agreed to pay on the advance. We may receive payments in connection with the insurance from a company which provides the insurance. We may monitor our loans for the purpose of determining whether you and other borrowers have complied with the insurance requirements of our loan agreements or may engage others to do so. The insurance charge added to an advance may include (1) the insurance company's payments to us and (2) the cost of determining compliance with the insurance requirements. If we add amounts for taxes, fees or insurance to the unpaid balance of an advance, we may increase your payments to pay the amount added within the term of the insurance or approximate term of the advance.

NOTICE — If you do not purchase the required property insurance, the insurance we may purchase and charge you for will cover only our interest in the property. **The insurance will not be liability insurance and will not satisfy any state financial responsibility or no fault laws.**

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PROTECTING THE SECURITY INTEREST — If your state issues a title for the property, you promise to have our security interest shown on the title. We may have to file what is called a financing statement to protect our security interest from the claims of others. If asked to do so, you promise to sign a financing statement. You also promise to do whatever else we think is necessary to protect our security interest in the property. You promise to pay all costs, including but not limited to any attorney fees, we incur in protecting our security interest and rights in the property, to the extent permitted by applicable law.

USE OF PROPERTY — Until the Advance has been paid off, you promise you will: (1) Use the property carefully and keep it in good repair. (2) Obtain our written permission before making major changes to the property or changing the address where the property is kept. (3) Inform us in writing before changing your address. (4) Allow us to inspect the property. (5) Promptly notify us if the property is damaged, stolen or abused. (6) Not use the property for any unlawful purpose.

NOTICE TO NORTH DAKOTA BORROWERS PURCHASING A MOTOR VEHICLE — THE MOTOR VEHICLE IN THIS TRANSACTION MAY BE SUBJECT TO REPOSSESSION. IF IT IS REPOSSESSED AND SOLD TO SOMEONE ELSE, AND ALL AMOUNTS DUE TO THE SECURED PARTY ARE NOT RECEIVED IN THAT SALE, YOU MAY HAVE TO PAY THE DIFFERENCE.

NOTICE FOR ARIZONA OWNERS OF PROPERTY — It is unlawful for you to fail to return a motor vehicle that is subject to a security interest, within thirty days after you have received notice of default. The notice will be mailed to the address you gave us. It is your responsibility to notify us if your address changes. The maximum penalty for unlawful failure to return a motor vehicle is one year in prison and/or a fine of $150,000.

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Addendum

SOUTH CAROLINA Federal Credit Union

INSTRUCTIONS: This addendum is incorporated into and becomes a part of your LOANLINER Credit Agreement. Please keep this attached to your LOANLINER Credit Agreement.

The ANNUAL PERCENTAGE RATES, corresponding daily periodic rates and amount and due date of payments for each subaccount are shown below. If there is no payment schedule, the amount and due date of payments will be determined at the time of each advance and disclosed on the advance Request Voucher. Other charges that may be imposed are also shown below (i.e., late charges, filing fees, collection costs.)

EFFECTIVE DATE	REPLACES ADDENDUM DATED	PLAN NUMBER
08/01/2002	12/03/2001	9999

Loan Types	Approximate Term	Daily Periodic Rate	ANNUAL PERCENTAGE RATE
New Vehicle	0 to 60 months	.015753 - .030822%	5.75% - 12.25%
	61 to 66 months	.016438 - .032192%	6.00% - 12.75%
	67 months or greater	.017808 - .034932%	6.50% - 13.75%
Used Vehicle	0 to 60 months	.016438 - .032192%	6.00% - 12.75%
	61 to 66 months	.017123 - .034932%	6.25% - 13.75%
	67 months or greater	.017945 - .036986%	6.55% - 14.50%
Personal Access Line		.031507 - .049315%	11.50% - 18.00%
Certificate Secured		See Below	See Below
Share Secured		.016438%	6.00%
Signature		.031507 - .049315%	11.50% - 18.00%
Signature with Lien		.031507 - .049315%	11.50% - 18.00%

Your Annual Percentage Rate may vary depending on your creditworthiness. Please ask a loan officer for details regarding how your rate is determined.

Preferred Rate: A rate reduction of .50% will be given for members with Senior Service or Member Choice Checking Account when the loan payment is made by automatic payment. A rate reduction of .25% will be given for members other than Senior Service and Member's Choice when the loan payment is made by automatic draft.

Certificate Loan: The annual percentage rate (APR) will be the dividend rate being paid on the certificate offered as security plus 2%.

Minimum Payment: Minimum payment calculation for a Personal Access Line is 2% of the new balance rounded up to the nearest dollar. The minimum payment will never be less than $10.00.When an advance is made on a loan having a zero balance, the first payment shall be due on the applicable due date of the month following the advance. When the subsequent advances result in an increase in the minimum monthly payment, such increase shall become effective on the applicable due date of the month following the month in which the advance is made.

Overdraft Advances on Personal Access Line: If you are approved for this loan type, you may write a check (share draft), or use an access card device issued by the Credit Union for an amount which overdraws your credit union checking account (share draft). Each advance or extension of credit will be added to your existing Open End loan balance, if any. We will credit your designated South Carolina Federal Credit Union checking account in an amount equal to any overdraft. We are under no obligation to honor requests for advances which will cause you to exceed your credit limit, however the Credit Union at its option may allow you to exceed your limit without permanently increasing your credit limit. We may make an advance to you directly for a specific amount at any of our offices or you may request that we make the advance to an account you have with us in writing or by phone. You agree to pay us, on demand, any amounts, which we may advance in excess of your credit limit.

Collection Costs: You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.

Late Charges: If you are 15 days or more late in making a payment, you may pay a late charge of 5% of the payment not to exceed $11.50 with a minimum charge of $4.60.

Credit Insurance Rates:
Cost per $100 of your monthly loan balance
Single Credit Disability $.30
Single Credit Life $.088
Joint Credit Life $.146

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Addendum

SOUTH CAROLINA Federal Credit Union

INSTRUCTIONS: This addendum is incorporated into and becomes a part of your LOANLINER Credit Agreement. Please keep this attached to your LOANLINER Credit Agreement.

The ANNUAL PERCENTAGE RATES, corresponding daily periodic rates and amount and due date of payments for each subaccount are shown below. If there is no payment schedule, the amount and due date of payments will be determined at the time of each advance and disclosed on the advance Disbursement Receipt. Other charges that may be imposed are also shown below (i.e., late charges, filing fees, collection costs.)

EFFECTIVE DATE	REPLACES ADDENDUM DATED	PLAN NUMBER
02/13/2003	10/11/2002	123

Loan Types	Approximate Term	Daily Periodic Rate	ANNUAL PERCENTAGE RATE
New Vehicle	0 to 60 months	0.013014% - 0.028767%	4.75% - 10.50%
	61 to 66 months	0.013973% - 0.030137%	5.10% - 11.00%
	67 months or greater	0.015068% - 0.032877%	5.50% - 12.00%
Used Vehicle	0 to 60 months	0.013699% - 0.030137%	5.00% - 11.00%
	61 to 66 months	0.015068% - 0.032877%	5.50% - 12.00%
	67 months or greater	0.016438% - 0.034932%	6.00% - 12.75%
Personal Access Line		0.032877% - .049315%	12.00% - 18.00%
Certificate Secured		See Below	See Below
Share Secured		0.016438%	6.00%
Signature		0.032877% - .049315%	12.00% - 18.00%
Signature with Lien		0.032877% - .049315%	12.00% - 18.00%

Your Annual Percentage Rate may vary depending on your creditworthiness. Please ask a loan officer for details regarding how your rate is determined.

Preferred Rate: A rate reduction of .50% will be given for members with Senior Service or Member Choice Checking Account when the loan payment is made by automatic payment. A rate reduction of .25% will be given for members other than Senior Service and Member's Choice when the loan payment is made by automatic draft.

Certificate Loan: The annual percentage rate (APR) will be the dividend rate being paid on the certificate offered as security plus 2%.

Minimum Payment: Minimum payment calculation for a Personal Access Line is 2% of the new balance rounded up to the nearest dollar. The minimum payment will never be less than $10.00. When an advance is made on a loan having a zero balance, the first payment shall be due on the applicable due date of the month following the advance. When the subsequent advances result in an increase in the minimum monthly payment, such increase shall become effective on the applicable due date of the month following the month in which the advance is made.

Overdraft Advances on Personal Access Line: If you are approved for this loan type, you may write a check (share draft), or use an access card device issued by the Credit Union for an amount which overdraws your credit union checking account (share draft). Each advance or extension of credit will be added to your existing Open End loan balance, if any. We will credit your designated South Carolina Federal Credit Union checking account in an amount equal to any overdraft. We are under no obligation to honor requests for advances which will cause you to exceed your credit limit, however the Credit Union at its option may allow you to exceed your limit without permanently increasing your credit limit. We may make an advance to you directly for a specific amount at any of our offices or you may request that we make the advance to an account you have with us in writing or by phone. You agree to pay us, on demand, any amounts, which we may advance in excess of your credit limit.

Collection Costs: You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.

Late Charges: If you are 15 days or more late in making a payment, you may pay a late charge of 5% of the payment not to exceed $11.50 with a minimum charge of $4.60.

Credit Insurance Rates:
Cost per $100 of your monthly loan balance
Single Credit Disability $.30
Single Credit Life $.088
Joint Credit Life $.146

SOUTH CAROLINA FEDERAL CREDIT UNION

LOANLINER® Addendum

INSTRUCTIONS:	This addendum is incorporated into and becomes a part of your LOANLINER® Credit and Security Agreement. Please keep this attached to your LOANLINER® Credit and Security Agreement.		
EFFECTIVE DATE	04/16/2009	REPLACES ADDENDUM DATED	03/16/2009

Loan Type	Approximate Term	Daily Periodic Rate	ANNUAL PERCENTAGE RATE
Autos (cars, trucks, vans, SUVs)	0 to 63 months 64 to 75 months 76 to 84 months	0.013671% - 0.035616% 0.013671% - 0.036301% 0.021233% - 0.029452%	4.99% - 13.00% 4.99% - 13.25% 7.75% - 10.75%
Recreational Vehicles (motorcycles, four wheelers, jet skis)	0 to 60 months 61 to 72 months	0.013671% - 0.040411% 0.013671% - 0.040411%	4.99% - 14.75% 4.99% - 14.75%
Boat/Motor/Trailer, Sailboat, Camper, Motorized RV	0 to 60 months 61 to 75 months 76 to 144 months 145 to 180 months	0.013671% - 0.040411% 0.013671% - 0.040411% 0.023288% - 0.040411% 0.026712% - 0.043151%	4.99% - 14.75% 4.99% - 14.75% 8.50% - 14.75% 9.75% - 15.75%
Personal Access Line		.032877% - .049315%	12.00% - 18.00%
Certificate Loan		See Below	See Below
Share Loan		.012329%	4.50%
Personal Loan		.032877% - .049315%	12.00% - 18.00%
Personal Loan with Lien		.032877% - .049315%	12.00% - 18.00%

The APR may vary depending on creditworthiness, loan term, and age of collateral (if applicable). Please ask a credit union employee for details regarding how your rate is determined and if any rate discounts may apply.

Certificate Loan: The annual percentage rate (APR) will be the dividend rate being paid on the certificate offered as collateral plus 2%. The loan must be paid in full at maturity.

Minimum Payment: Minimum payment calculation for a Personal Access Line is 2% of the balance owed rounded up to the nearest dollar. The minimum payment will never be less than $10.00. When an advance is made on a loan, the new payment amount shall be due on the applicable due date of the month following the advance.

Overdraft Advances on Personal Access Line: If you are approved for this loan type, you may write a check or use an access card device issued by South Carolina Federal for an amount which overdraws your credit union checking account. Each advance or extension of credit will be added to your existing Personal Access Line loan balance, if any. We will credit your designated South Carolina Federal checking account in an amount equal to any overdraft. We are under no obligation to honor requests for advances when you are past due on any obligations to the Credit Union, or which will cause you to exceed your credit limit; however, the Credit Union at its option may allow you to exceed your limit without permanently increasing your credit limit. We may make an advance to you directly for a specific amount at any of our offices or you may request that we make the advance to an account you have with us in writing, online, or by phone. You agree to pay us, on demand, any amounts which we may advance in excess of your credit limit.

Collection Costs: You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.

Late Charges: If you are 15 days or more late in making a payment, you may pay a late charge of 5% of the payment not to exceed $15.50 with a minimum charge of $6.20.

Credit Insurance Rates: Cost per $100 of your monthly loan balance
Single Credit Disability $.27
Single Credit Life $.088
Joint Credit Life $.146

CUNA MUTUAL GROUP

CUNA Mutual Insurance Society

P.O. Box 391 • 5910 Mineral Point Road • Madison, WI 53701-0391
Phone: 800/937-2644

LOANLINER

CERTIFICATE OF INSURANCE

Credit Life
Credit Disability
Monthly Premium

For specific information about credit insurance issued in conjunction with your loan, contact your credit union or us at (800) 356-2644. For general information about credit insurance or complaints regarding your credit insurance, please contact the South Carolina Department of Insurance at (800) 768-3467 or (803) 737-6180.

Within 30 days after you receive this certificate, you have the right to return the certificate to the credit union for cancellation; any premium paid by you will be immediately returned.

We certify that if we have been paid the premium shown in the schedule, you are insured for the coverage marked in the schedule, subject to the terms of the group policy issued to the credit union.

BENEFITS

Benefits are paid to your credit union to pay off or reduce your loan. If the benefits are more than the balance of your loan, the difference will be paid to:
- you, if you are living; or
- the beneficiary named by you, if any; or
- your estate.

Our payment will free us of our liability for the amount of that payment.

Death Benefit. If you die while you are insured for life coverage, we will pay the lesser of:
- the principal balance of your loan on the date of your death plus not more than six (6) months unpaid interest on your loan from the date of your last payment to the date of your death; or
- the maximum amount of life insurance.

For Joint Life Insurance Coverage, only one (1) death benefit will be paid under this certificate.

Total Disability Insurance Benefit. If you are insured for disability coverage, we will pay a benefit if you:
- file written proof that you became totally disabled while insured; and
- continue to be totally disabled for longer than the waiting period stated in the schedule.

Payment will be calculated beginning with the day shown in the schedule.

The monthly benefit for each full month that a benefit is payable will be the lesser of:
- the minimum monthly payment required on your loan on the date you became disabled; or
- the maximum monthly disability benefit.

For part of a month, we will pay a daily benefit that is 1/30th of the monthly benefit.

For Joint Disability Insurance Coverage, only one (1) monthly disability benefit will be paid even if both insureds are totally disabled at the same time.

Our benefit payments will stop on the earliest of the following dates:
- the date you are not totally disabled any more; or
- the date the insured portion of your loan has been repaid, refinanced, or otherwise stops; or
- the date the balance of your loan has been paid by a lump sum disability benefit under a credit life insurance policy; or
- the last day of the month in which you reach the age for insurance termination shown in the schedule; or,
- the date on which the maximum number of monthly benefit payments shown in the schedule has been made; or
- the date of your death.

Definition of Total Disability. During the first 12 consecutive months of total disability, it means that you:
- can not do most of the duties of your job due to sickness or injury; and
- are under the care and treatment of a physician.

After you have been totally disabled for 12 months in a row, it means that you:
- can not do most of the duties of your job due to a sickness or injury; and
- are under the care and treatment of a physician; and
- are not doing the duties of any job for wages that are 75% or more of the wages of your own job on the date your total disability began, not including overtime or bonus.

You must give us proof of your continuing total disability from time to time.

If your total disability recurs:
- within 7 days after you have recovered from that period of total disability; and
- the recurrence is a result of the same condition;

we will consider this a continuation of that period of total disability.

However, if your total disability recurs **more than** 7 days after you have recovered from that period of total disability, we will consider it a new period of total disability regardless of whether the recurrence is the result of the same condition or a new condition.

EXCLUSIONS AND RESTRICTIONS

The following Exclusions and Restrictions apply to each insured.

Misstated Age. If you stated you are under the maximum age for insurance shown in the schedule, but you are not, we will:
- return your premium when we discover this; and
- not pay any benefits.

This applies to disability coverage as well as life coverage.

The following exclusion(s) apply to Credit Life Insurance Coverage.

Suicide. We won't pay a claim for any advance on your loan if you commit suicide within 12 months after the effective date of insurance on the advance. We will, however, refund the life insurance premium on that advance.

The following exclusion(s) apply to Credit Disability Insurance Coverage.

Pre-Existing Conditions. We won't pay a claim for any advance on your loan or return your disability insurance premium if your total disability:
- begins within six (6) months after the effective date of insurance on the advance; and
- results from or is related to any disease or bodily injury for which you received medical consultation, diagnosis or treatment at any time within the six (6) month period immediately preceding the effective date of insurance on the advance.

Other Credit Disability Insurance exclusions: We won't pay a claim for any advance on your loan or return your disability insurance premium if your total disability:
- is a result of normal pregnancy; or
- is a result of an intentionally self-inflicted injury.

WHEN INSURANCE STOPS
This insurance stops on the earliest of the following dates:
- the last day of the month in which we receive your written request to stop the insurance, or if earlier,
- the last day of the month in which you withdraw your authorization for the addition of charges for the insurance to your loan; or
- the date your loan stops; or
- the last day of the month in which you reach the age for insurance termination; or
- the date the balance of your loan has been paid by a lump sum disability benefit under a credit life insurance policy; or
- the last day of the month in which you are three (3) months delinquent in any payment on your loan; or
- the date the group policy stops; or
- the date your loan is transferred to a creditor other than the credit union; or
- the date of your death

WHAT THE CONTRACT IS AND HOW YOUR STATEMENTS AFFECT IT
The group policy, the application for the group policy, this certificate, including any endorsements, riders and amendments, and the attached member's enrollment form and schedule are the complete contract of insurance. The credit union cannot change this contract, waive any of its terms or make promises that will be binding on us.

All statements made by you are considered to have been made to the best of your knowledge and belief. No statement made by you with respect to your insurability can be used to void this insurance or deny a claim unless it is signed by you and is causally related to the contingency or event for which a claim arises.

After two (2) years from the effective date of insurance for an advance, no statement made by you with respect to your insurability can be used to void this insurance or deny a claim.

If you stated in your enrollment form that you are older than the maximum age for insurance, or if insurance is issued over the maximum amount, we will return the premium for the insurance issued in error if no otherwise payable claim has been submitted to us. Return of the premium will not prejudice an otherwise payable claim that arises in or prior to the month premium is returned.

HOW TO FILE A LIFE CLAIM
We must be given:
- a claim report;
- a copy of your loan records;
- insurance enrollment form/certificate; and
- a certified copy of the death certificate (or other lawful evidence); as proof of a life insurance claim.

HOW TO FILE A TOTAL DISABILITY CLAIM
You must contact us or your credit union about your total disability claim when you are eligible for benefits. Your credit union will provide you with claim forms, or you can simply send us written proof of your disability. That proof must show:
- the date and the cause of the total disability;
- how serious it is; and
- must be signed by a physician or a chiropractor.

The initial proof should be for the initial period of total disability, after you have completed the waiting period. After that, we will require proof of your continued disability, from time to time. You must send proof to us within 90 days after your total disability stops. If you cannot send proof to us within 90 days, you must do so as soon as you can. Unless you have been legally incapable of filing proof of total disability, we won't accept it if it is filed after one (1) year from the time it should have been filed. You can't start any legal action:
- until 60 days after you send us proof of your total disability; nor
- more than six (6) years after you send the proof.

CONFORMITY WITH STATE STATUTES
Any part of the group policy which, on the effective date of the group policy, conflicts with the statutes of the state where the group policy was delivered is changed to conform to the minimum standards of those statutes.

PHYSICAL EXAMINATION
We, at our own expense, have the right, and you must allow us the opportunity, to examine your person as often as is reasonably required while a claim is pending.

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NORTH SC 29112

48 02-01-03 02-28-03 1 OF 2

SAVINGS ACCOUNT SUFFIX NO: 00
BEGINNING BALANCE 15.00

DATE AMOUNT BALANCE

REPORTING : Y-T-D DIVIDENDS: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

SUFFIX:10 PERSONAL ACCESS LINE
ANNUAL PERCENTAGE RATE 15.0000% DAILY PERIODIC RATE .0410959%
DATE PREVIOUS LOAN BALANCE .00
AMOUNT **FINANCE CHARGE** PRINCIPAL
02/28 LOAN ADVANCE DEBIT -5500.00 -5500.00 5500.00

LOAN LIMIT: 5500.00 AVAILABLE FUNDS .00
YTD FINANCE CHARGE PAID: .00 NEW LOAN BALANCE 5500.00

CURRENT PAYMENT: 110.00 PAST DUE: .00 TOTAL: 110.00 DUE:04-16-03

PERIOD TOTALS-PAYMENTS & CREDITS: .00 DEBITS: 5500.00 *FINANCE CHARGE*: .00

SUFFIX:21 1987 MERCEDES
ANNUAL PERCENTAGE RATE 11.2500% DAILY PERIODIC RATE .0308219%

DATE		PREVIOUS LOAN BALANCE			5019.57
		AMOUNT	**FINANCE CHARGE**	PRINCIPAL	
02/01	SINGLE LIFE	-4.42	-4.42		5023.99
02/01	DISABILITY	-15.06	-15.06		5039.05
02/18	LOAN PAYMENT	287.12	43.42	243.70	4795.35

LOAN LIMIT: .00 AVAILABLE FUNDS .00
YTD FINANCE CHARGE PAID: 101.55 NEW LOAN BALANCE 4795.35

PERIOD TOTALS-PAYMENTS & CREDITS: 243.70 DEBITS: 19.48 *FINANCE CHARGE*: 43.42

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FOR 2003

REPORTING *	IRA YTD * DIVIDENDS	OTHER YTD * DIVIDENDS	TOTAL YTD * DIVIDENDS	TOTAL YTD * WITHHOLDING	TOTAL YTD * FORFEITURES
	.00	.00	.00	.00	.00

TOTAL **FINANCE CHARGE** PAID 101.55

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SAVINGS ACCOUNT SUFFIX NO: 00
BEGINNING BALANCE 15.00

DATE AMOUNT BALANCE

REPORTING : Y-T-D DIVIDENDS: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

SUFFIX:10 PERSONAL ACCESS LINE
ANNUAL PERCENTAGE RATE 15.0000% DAILY PERIODIC RATE .0410959%

DATE		PREVIOUS LOAN BALANCE 5500.00		
		AMOUNT	**FINANCE CHARGE**	PRINCIPAL
03/01	SINGLE LIFE	-4.84	-4.84	5504.84
03/01	DISABILITY	-16.50	-16.50	5521.34

LOAN LIMIT: 5500.00 AVAILABLE FUNDS .00

YTD FINANCE CHARGE PAID: .00 NEW LOAN BALANCE 5521.34
CURRENT PAYMENT: 110.00 PAST DUE: 21.34 TOTAL: 131.34 DUE:04-16-03

PERIOD TOTALS-PAYMENTS & CREDITS: .00 DEBITS: 21.34 *FINANCE CHARGE*: .00

SUFFIX:21 1987 MERCEDES
ANNUAL PERCENTAGE RATE 11.2500% DAILY PERIODIC RATE .0308219%

DATE		PREVIOUS LOAN BALANCE 4795.35			
		AMOUNT	**FINANCE CHARGE**	PRINCIPAL	
03/01	SINGLE LIFE	-4.22	-4.22		4799.57
03/01	DISABILITY	-14.39	-14.39		4813.96
03/18	LOAN PAYMENT	287.12	41.48	245.64	4568.32

LOAN LIMIT: .00 AVAILABLE FUNDS .00
YTD FINANCE CHARGE PAID: 143.03 NEW LOAN BALANCE 4568.32

PERIOD TOTALS-PAYMENTS & CREDITS: 245.64 DEBITS: 18.61 *FINANCE CHARGE*: 41.48

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FOR 2003

REPORTING *	IRA YTD *	OTHER YTD *	TOTAL YTD *	TOTAL YTD *	TOTAL YTD *
	DIVIDENDS	DIVIDENDS	DIVIDENDS	WITHHOLDING	FORFEITURES
	.00	.00	.00	.00	.00

TOTAL **FINANCE CHARGE** PAID 143.03

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SAVINGS ACCOUNT SUFFIX NO: 00
BEGINNING BALANCE 15.00

DATE AMOUNT BALANCE

REPORTING : Y-T-D DIVIDENDS: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

SUFFIX:10 PERSONAL ACCESS LINE
ANNUAL PERCENTAGE RATE 15.0000% DAILY PERIODIC RATE .0410959%
DATE PREVIOUS LOAN BALANCE 5521.34
AMOUNT **FINANCE CHARGE** PRINCIPAL
04/01 SINGLE LIFE -4.86 -4.86 5526.20
04/01 DISABILITY -16.56 -16.56 5542.76
04/14 LOAN PAYMENT 110.00 102.21 7.79 5534.97

LOAN LIMIT: 5500.00 AVAILABLE FUNDS .00
YTD FINANCE CHARGE PAID: 102.21 NEW LOAN BALANCE 5534.97
CURRENT PAYMENT: 110.00 PAST DUE: 34.97 TOTAL: 144.97 DUE:05-16-03

PERIOD TOTALS-PAYMENTS & CREDITS: 7.79 DEBITS: 21.42 *FINANCE CHARGE*: 102.21

SUFFIX:21 1987 MERCEDES
ANNUAL PERCENTAGE RATE 11.2500% DAILY PERIODIC RATE .0308219%

DATE		PREVIOUS LOAN BALANCE 4568.32			
		AMOUNT	**FINANCE CHARGE**	PRINCIPAL	
04/01	SINGLE LIFE	-4.02	-4.02	4572.34	
04/01	DISABILITY	-13.70	-13.70	4586.04	
04/18	LOAN PAYMENT	287.12	43.74	243.38	4342.66

LOAN LIMIT: .00 AVAILABLE FUNDS .00
YTD FINANCE CHARGE PAID: 186.77 NEW LOAN BALANCE 4342.66

PERIOD TOTALS-PAYMENTS & CREDITS: 243.38 DEBITS: 17.72 *FINANCE CHARGE*: 43.74

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FOR 2003

REPORTING *	IRA YTD *	OTHER YTD *	TOTAL YTD *	TOTAL YTD *	TOTAL YTD *
	DIVIDENDS	DIVIDENDS	DIVIDENDS	WITHHOLDING	FORFEITURES
	.00	.00	.00	.00	.00

TOTAL **FINANCE CHARGE** PAID 288.98

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48 05-01-03 05-31-03 1 OF 2

SAVINGS ACCOUNT SUFFIX NO: 00
BEGINNING BALANCE 15.00

DATE AMOUNT BALANCE

REPORTING : Y-T-D DIVIDENDS: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

SUFFIX:10 PERSONAL ACCESS LINE
ANNUAL PERCENTAGE RATE 15.0000% DAILY PERIODIC RATE .0410959%

DATE	PREVIOUS LOAN BALANCE			5534.97
	AMOUNT	**FINANCE CHARGE**	PRINCIPAL	
05/01 SINGLE LIFE	-4.87	-4.87		5539.84
05/01 DISABILITY	-16.60	-16.60		5556.44
05/07 LOAN PAYMENT	110.00	52.37	57.63	5498.81

LOAN LIMIT: 5500.00 AVAILABLE FUNDS 1.19
YTD FINANCE CHARGE PAID: 154.58 NEW LOAN BALANCE 5498.81
CURRENT PAYMENT: 110.00 PAST DUE: .00 TOTAL: 110.00 DUE:06-16-03

PERIOD TOTALS-PAYMENTS & CREDITS: 57.63 DEBITS: 21.47 *FINANCE CHARGE*: 52.37

SUFFIX:21 1987 MERCEDES
ANNUAL PERCENTAGE RATE 11.2500% DAILY PERIODIC RATE .0308219%

DATE		PREVIOUS LOAN BALANCE			4342.66
		AMOUNT	**FINANCE CHARGE**	PRINCIPAL	
05/01	SINGLE LIFE	-3.82	-3.82		4346.48
05/01	DISABILITY	-13.03	-13.03		4359.51
05/19	LOAN PAYMENT	287.12	41.59	245.53	4113.98

LOAN LIMIT: .00 AVAILABLE FUNDS .00
YTD FINANCE CHARGE PAID: 228.36 NEW LOAN BALANCE 4113.98

PERIOD TOTALS-PAYMENTS & CREDITS: 245.53 DEBITS: 16.85 *FINANCE CHARGE*: 41.59

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REPORTING *	IRA YTD * DIVIDENDS	OTHER YTD * DIVIDENDS	TOTAL YTD * DIVIDENDS	TOTAL YTD * WITHHOLDING	TOTAL YTD * FORFEITURES
	.00	.00	.00	.00	.00

TOTAL **FINANCE CHARGE** PAID 382.94

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48 06-01-03 06-30-03 1 OF 2

SAVINGS ACCOUNT SUFFIX NO: 00
BEGINNING BALANCE 15.00

DATE	AMOUNT	BALANCE

REPORTING : Y-T-D DIVIDENDS: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

SUFFIX:10 PERSONAL ACCESS LINE
ANNUAL PERCENTAGE RATE 15.0000% DAILY PERIODIC RATE .0410959%

DATE	PREVIOUS LOAN BALANCE			5498.81
	AMOUNT	**FINANCE CHARGE**	PRINCIPAL	
06/01 SINGLE LIFE	-4.84		-4.84	5503.65
06/01 DISABILITY	-16.50		-16.50	5520.15
06/17 LOAN PAYMENT	110.00	92.79	17.21	5502.94

LOAN LIMIT: 5500.00 AVAILABLE FUNDS .00
YTD FINANCE CHARGE PAID: 247.37 NEW LOAN BALANCE 5502.94
CURRENT PAYMENT: 110.00 PAST DUE: 2.94 TOTAL: 112.94 DUE:07-16-03

PERIOD TOTALS-PAYMENTS & CREDITS: 17.21 DEBITS: 21.34 *FINANCE CHARGE*: 92.79

SUFFIX:21 1987 MERCEDES
ANNUAL PERCENTAGE RATE 11.2500% DAILY PERIODIC RATE .0308219%

DATE		PREVIOUS LOAN BALANCE 4113.98			
		AMOUNT	**FINANCE CHARGE**	PRINCIPAL	
06/01	SINGLE LIFE	-3.62	-3.62	4117.60	
06/01	DISABILITY	-12.34	-12.34	4129.94	
06/17	LOAN PAYMENT	287.12	36.85	250.27	3879.67

LOAN LIMIT: .00 AVAILABLE FUNDS .00
YTD FINANCE CHARGE PAID: 265.21 NEW LOAN BALANCE 3879.67

PERIOD TOTALS-PAYMENTS & CREDITS: 250.27 DEBITS: 15.96 *FINANCE CHARGE*: 36.85

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48 06-01-03 06-30-03 2 OF 2

FOR 2003

REPORTING	* IRA YTD DIVIDENDS	* OTHER YTD DIVIDENDS	* TOTAL YTD DIVIDENDS	* TOTAL YTD WITHHOLDING	* TOTAL YTD FORFEITURES
	.00	.00	.00	.00	.00

TOTAL **FINANCE CHARGE** PAID 512.58

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48 07-01-03 07-31-03 1 OF 2

SAVINGS ACCOUNT SUFFIX NO: 00
BEGINNING BALANCE 15.00

DATE	AMOUNT	BALANCE

REPORTING : Y-T-D DIVIDENDS: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

SUFFIX:10 PERSONAL ACCESS LINE
ANNUAL PERCENTAGE RATE 15.0000% DAILY PERIODIC RATE .0410959%

DATE		PREVIOUS LOAN BALANCE			5502.94
		AMOUNT	**FINANCE CHARGE**	PRINCIPAL	
07/01	SINGLE LIFE	-4.84		-4.84	5507.78
07/01	DISABILITY	-16.51		-16.51	5524.29
07/18	LOAN PAYMENT	110.00	70.25	39.75	5484.54

LOAN LIMIT: 5500.00 AVAILABLE FUNDS 15.46
YTD FINANCE CHARGE PAID: 317.62 NEW LOAN BALANCE 5484.54
CURRENT PAYMENT: 110.00 PAST DUE: .00 TOTAL: 110.00 DUE:08-16-03

PERIOD TOTALS-PAYMENTS & CREDITS: 39.75 DEBITS: 21.35 *FINANCE CHARGE*: 70.25

SUFFIX:21 1987 MERCEDES
ANNUAL PERCENTAGE RATE 11.2500% DAILY PERIODIC RATE .0308219%

DATE		PREVIOUS LOAN BALANCE			3879.67
		AMOUNT	**FINANCE CHARGE**	PRINCIPAL	
07/01	SINGLE LIFE	-3.41	-3.41		3883.08
07/01	DISABILITY	-11.64	-11.64		3894.72
07/18	LOAN PAYMENT	287.12	37.15	249.97	3644.75

LOAN LIMIT: .00 AVAILABLE FUNDS .00
YTD FINANCE CHARGE PAID: 302.36 NEW LOAN BALANCE 3644.75

PERIOD TOTALS-PAYMENTS & CREDITS: 249.97 DEBITS: 15.05 *FINANCE CHARGE*: 37.15

CONTINUED ON NEXT PAGE

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DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

48 07-01-03 07-31-03 2 OF 2

FOR 2003

REPORTING *	IRA YTD * DIVIDENDS	OTHER YTD * DIVIDENDS	TOTAL YTD * DIVIDENDS	TOTAL YTD * WITHHOLDING	TOTAL YTD * FORFEITURES
	.00	.00	.00	.00	.00

TOTAL **FINANCE CHARGE** PAID 619.98

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48 08-01-03 08-31-03 1 OF 2

SAVINGS ACCOUNT SUFFIX NO: 00
BEGINNING BALANCE 15.00

DATE	AMOUNT	BALANCE

REPORTING : Y-T-D DIVIDENDS: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

SUFFIX:10 PERSONAL ACCESS LINE
ANNUAL PERCENTAGE RATE 15.0000% DAILY PERIODIC RATE .0410959%

DATE		PREVIOUS LOAN BALANCE			5484.54
		AMOUNT	**FINANCE CHARGE**	PRINCIPAL	
08/01	SINGLE LIFE	-4.83		-4.83	5489.37
08/01	DISABILITY	-16.45		-16.45	5505.82
08/19	LOAN PAYMENT	110.00	72.28	37.72	5468.10

LOAN LIMIT: 5500.00 AVAILABLE FUNDS 31.90
YTD FINANCE CHARGE PAID: 389.90 NEW LOAN BALANCE 5468.10
CURRENT PAYMENT: 110.00 PAST DUE: .00 TOTAL: 110.00 DUE:09-16-03

PERIOD TOTALS-PAYMENTS & CREDITS: 37.72 DEBITS: 21.28 *FINANCE CHARGE*: 72.28

SUFFIX:21 1987 MERCEDES
ANNUAL PERCENTAGE RATE 11.2500% DAILY PERIODIC RATE .0308219%

DATE		PREVIOUS LOAN BALANCE			3644.75
		AMOUNT	**FINANCE CHARGE**	PRINCIPAL	
08/01	SINGLE LIFE	-3.21	-3.21	3647.96	
08/01	DISABILITY	-10.93	-10.93	3658.89	
08/19	LOAN PAYMENT	287.12	36.03	251.09	3407.80

LOAN LIMIT: .00 AVAILABLE FUNDS .00
YTD FINANCE CHARGE PAID: 338.39 NEW LOAN BALANCE 3407.80

PERIOD TOTALS-PAYMENTS & CREDITS: 251.09 DEBITS: 14.14 *FINANCE CHARGE*: 36.03

CONTINUED ON NEXT PAGE

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48 08-01-03 08-31-03 2 OF 2

FOR 2003

REPORTING *	IRA YTD * DIVIDENDS	OTHER YTD * DIVIDENDS	TOTAL YTD * DIVIDENDS	TOTAL YTD * WITHHOLDING	TOTAL YTD * FORFEITURES
	.00	.00	.00	.00	.00

TOTAL **FINANCE CHARGE** PAID 728.29

48 09-01-03 09-30-03 1 OF 1

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance 15.00

DATE	TRANSACTION	AMOUNT	BALANCE

Y-T-D Dividends: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

PERSONAL ACCESS LINE
SUFFIX NO:10

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

Previous Loan Balance 5468.10

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
09/01 SINGLE LIFE	-4.81		-4.81	5472.91
09/01 DISABILITY	-16.40		-16.40	5489.31
09/17 Loan Payment	110.00	65.30	44.70	5444.61

New Loan Balance 5444.61

Due Date:	10-16-03	Loan Limit:	5500.00
Current Payment:	109.00	Available Funds:	55.39
Past Due:	.00		
Total Due:	109.00	YTD Finance Charge Paid:	455.20

Period Totals

Payments & Credits: 44.70 Debits: 21.21 Finance Charge: 65.30

1987 MERCEDES
SUFFIX NO:21

Annual Percentage Rate 11.2500% Daily Periodic Rate .0308219%

Previous Loan Balance 3407.80

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
09/01 SINGLE LIFE	-3.00		-3.00	3410.80
09/01 DISABILITY	-10.22		-10.22	3421.02
09/17 Loan Payment	287.12	30.52	256.60	3164.42

New Loan Balance 3164.42

Due Date: 10-18-03 Loan Limit: .00
Current Payment: 287.12 Available Funds: .00
Past Due: .00
Total Due: 287.12 YTD Finance Charge Paid: 368.91

Period Totals
Payments & Credits: 256.60 Debits: 13.22 Finance Charge: 30.52

For 2003

Reporting *	IRA YTD Dividends *	Other YTD Dividends *	Total YTD Dividends *	Total YTD Withholding *	Total YTD Forfeitures
	.00	.00	.00	.00	.00

Total **Finance Charge** paid 824.11

48 10-01-03 10-31-03 1 OF 1

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance 15.00

DATE	TRANSACTION	AMOUNT	BALANCE

Y-T-D Dividends: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

PERSONAL ACCESS LINE
SUFFIX NO:10

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

Previous Loan Balance 5444.61

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
10/01 SINGLE LIFE	-4.79		-4.79	5449.40
10/01 DISABILITY	-16.33		-16.33	5465.73
10/22 Loan Payment	109.00	78.50	30.50	5435.23
10/22 Loan Payment	1.00		1.00	5434.23

New Loan Balance 5434.23

Due Date: 11-16-03 Loan Limit: 5500.00
Current Payment: 109.00 Available Funds: 65.77
Past Due: .00
Total Due: 109.00 YTD Finance Charge Paid: 533.70

Period Totals
Payments & Credits: 31.50 Debits: 21.12 Finance Charge: 78.50

1987 MERCEDES
SUFFIX NO:21

Annual Percentage Rate 11.2500% Daily Periodic Rate .0308219%

Previous Loan Balance 3164.42

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
10/01 SINGLE LIFE	-2.78		-2.78	3167.20
10/01 DISABILITY	-9.49		-9.49	3176.69
10/22 Loan Payment	287.12	34.21	252.91	2923.78

New Loan Balance 2923.78

Due Date: 11-18-03 Loan Limit: .00
Current Payment: 287.12 Available Funds: .00
Past Due: .00
Total Due: 287.12 YTD Finance Charge Paid: 403.12

Period Totals
Payments & Credits: 252.91 Debits: 12.27 Finance Charge: 34.21

For 2003

Reporting *	IRA YTD Dividends *	Other YTD Dividends *	Total YTD Dividends *	Total YTD Withholding *	Total YTD Forfeitures *
	.00	.00	.00	.00	.00

Total **Finance Charge** paid 936.82

48 11-01-03 11-30-03 1 OF 1

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance 15.00

DATE	TRANSACTION	AMOUNT	BALANCE

Y-T-D Dividends: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

PERSONAL ACCESS LINE
SUFFIX NO:10

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

Previous Loan Balance 5434.23

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
11/01 SINGLE LIFE	-4.78		-4.78	5439.01
11/01 DISABILITY	-16.30		-16.30	5455.31
11/17 Loan Payment	110.00	58.20	51.80	5403.51

New Loan Balance 5403.51

Due Date:	12-16-03	Loan Limit:	5500.00
Current Payment:	109.00	Available Funds:	96.49
Past Due:	.00		
Total Due:	109.00	YTD Finance Charge Paid:	591.90

Period Totals

Payments & Credits: 51.80 Debits: 21.08 Finance Charge: 58.20

1987 MERCEDES
SUFFIX NO:21

Annual Percentage Rate 11.2500% Daily Periodic Rate .0308219%

Previous Loan Balance 2923.78

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
11/01 SINGLE LIFE	-2.57		-2.57	2926.35
11/01 DISABILITY	-8.77		-8.77	2935.12
11/17 Loan Payment	287.12	23.48	263.64	2671.48

New Loan Balance 2671.48

Due Date: 12-18-03 Loan Limit: .00
Current Payment: 287.12 Available Funds: .00
Past Due: .00
Total Due: 287.12 YTD Finance Charge Paid: 426.60

Period Totals
Payments & Credits: 263.64 Debits: 11.34 Finance Charge: 23.48

For 2003

Reporting *	IRA YTD Dividends *	Other YTD Dividends *	Total YTD Dividends *	Total YTD Withholding *	Total YTD Forfeitures
	.00	.00	.00	.00	.00

Total **Finance Charge** paid 1018.50

48 12-01-03 12-31-03 1 OF 1

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance 15.00

DATE	TRANSACTION	AMOUNT	BALANCE

Y-T-D Dividends: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

PERSONAL ACCESS LINE
SUFFIX NO:10

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

Previous Loan Balance 5403.51

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
12/01 SINGLE LIFE	-4.76		-4.76	5408.27
12/01 DISABILITY	-16.21		-16.21	5424.48
12/17 Loan Payment	109.00	66.76	42.24	5382.24

New Loan Balance 5382.24

Due Date: 01-16-04 Loan Limit: 5500.00
Current Payment: 108.00 Available Funds: 117.76
Past Due: .00
Total Due: 108.00 YTD Finance Charge Paid: 658.66

Period Totals

Payments & Credits: 42.24 Debits: 20.97 Finance Charge: 66.76

1987 MERCEDES
SUFFIX NO:21

Annual Percentage Rate 11.2500% Daily Periodic Rate .0308219%

Previous Loan Balance 2671.48

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
12/01 SINGLE LIFE	-2.35		-2.35	2673.83
12/01 DISABILITY	-8.01		-8.01	2681.84
12/17 Loan Payment	288.12	24.76	263.36	2418.48

New Loan Balance 2418.48

Due Date: 01-18-04 Loan Limit: .00
Current Payment: 287.12 Available Funds: .00
Past Due: .00
Total Due: 287.12 YTD Finance Charge Paid: 451.36

Period Totals
Payments & Credits: 263.36 Debits: 10.36 Finance Charge: 24.76

For 2003

Reporting *	IRA YTD Dividends *	Other YTD Dividends *	Total YTD Dividends *	Total YTD Withholding *	Total YTD Forfeitures *
	.00	.00	.00	.00	.00

Total **Finance Charge** paid 1110.02

8 01-01-04 01-31-04 1 OF 1

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance 15.00

DATE	TRANSACTION	AMOUNT	BALANCE

Y-T-D Dividends: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

PERSONAL ACCESS LINE
SUFFIX NO:10

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

Previous Loan Balance 5382.24

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
01/01 SINGLE LIFE	-4.74		-4.74	5386.98
01/01 DISABILITY	-16.15		-16.15	5403.13
01/21 Loan Payment	108.00	77.59	30.41	5372.72

New Loan Balance 5372.72

Due Date: 02-16-04 Loan Limit: 5500.00
Current Payment: 108.00 Available Funds: 127.28
Past Due: .00
Total Due: 108.00 YTD Finance Charge Paid: 77.59

Period Totals

Payments & Credits: 30.41 Debits: 20.89 Finance Charge: 77.59

1987 MERCEDES
SUFFIX NO:21

Annual Percentage Rate 11.2500% Daily Periodic Rate .0308219%

Previous Loan Balance 2418.48

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
01/01 SINGLE LIFE	-2.13		-2.13	2420.61
01/01 DISABILITY	-7.26		-7.26	2427.87
01/21 Loan Payment	289.12	26.15	262.97	2164.90

New Loan Balance 2164.90

Due Date: 02-18-04 Loan Limit: .00
Current Payment: 287.12 Available Funds: .00
Past Due: .00
Total Due: 287.12 YTD Finance Charge Paid: 26.15

Period Totals
Payments & Credits: 262.97 Debits: 9.39 Finance Charge: 26.15

For 2004

Reporting *	IRA YTD Dividends *	Other YTD Dividends *	Total YTD Dividends *	Total YTD Withholding *	Total YTD Forfeitures *
	.00	.00	.00	.00	.00

Total **Finance Charge** paid 103.74

48 02-01-04 02-29-04 1 OF 1

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance 15.00

DATE	TRANSACTION	AMOUNT	BALANCE

Y-T-D Dividends: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

PERSONAL ACCESS LINE
SUFFIX NO:10

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

Previous Loan Balance 5372.72

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
02/01 SINGLE LIFE	-4.73		-4.73	5377.45
02/01 DISABILITY	-16.12		-16.12	5393.57
02/19 Loan Payment	108.00	64.19	43.81	5349.76
02/19 Loan Payment	2.00		2.00	5347.76

New Loan Balance 5347.76

Due Date: 03-16-04
Current Payment: 107.00
Past Due: .00
Total Due: 107.00
Loan Limit: 5500.00
Available Funds: 152.24
YTD Finance Charge Paid: 141.78

Period Totals
Payments & Credits: 45.81 Debits: 20.85 Finance Charge: 64.19

1987 MERCEDES
SUFFIX NO:21

Annual Percentage Rate 11.2500% Daily Periodic Rate .0308219%

Previous Loan Balance 2164.90

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
02/01 SINGLE LIFE	-1.91		-1.91	2166.81
02/01 DISABILITY	-6.49		-6.49	2173.30
02/19 Loan Payment	287.12	19.40	267.72	1905.58

New Loan Balance 1905.58

Due Date: 03-18-04 Loan Limit: .00
Current Payment: 287.12 Available Funds: .00
Past Due: .00
Total Due: 287.12 YTD Finance Charge Paid: 45.55

Period Totals
Payments & Credits: 267.72 Debits: 8.40 Finance Charge: 19.40

For 2004

Reporting *	IRA YTD Dividends *	Other YTD Dividends *	Total YTD Dividends *	Total YTD Withholding *	Total YTD Forfeitures *
	.00	.00	.00	.00	.00

Total **Finance Charge** paid 187.33

48 03-01-04 03-31-04 1 OF 1

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance 15.00

DATE	TRANSACTION	AMOUNT	BALANCE

Y-T-D Dividends: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

PERSONAL ACCESS LINE
SUFFIX NO:10

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

Previous Loan Balance 5347.76

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
03/01 SINGLE LIFE	-4.71		-4.71	5352.47
03/01 DISABILITY	-16.04		-16.04	5368.51
03/18 Loan Payment	110.00	61.68	48.32	5320.19

New Loan Balance 5320.19

Due Date: 04-16-04 Loan Limit: 5500.00
Current Payment: 107.00 Available Funds: 179.81
Past Due: .00
Total Due: 107.00 YTD Finance Charge Paid: 203.46

Period Totals

Payments & Credits: 48.32 Debits: 20.75 Finance Charge: 61.68

1987 MERCEDES
SUFFIX NO:21

Annual Percentage Rate 11.2500% Daily Periodic Rate .0308219%

Previous Loan Balance 1905.58

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
03/01 SINGLE LIFE	-1.68		-1.68	1907.26
03/01 DISABILITY	-5.72		-5.72	1912.98
03/18 Loan Payment	287.12	16.48	270.64	1642.34

New Loan Balance 1642.34

Due Date: 04-18-04 Loan Limit: .00
Current Payment: 287.12 Available Funds: .00
Past Due: .00
Total Due: 287.12 YTD Finance Charge Paid: 62.03

Period Totals
Payments & Credits: 270.64 Debits: 7.40 Finance Charge: 16.48

For 2004

Reporting *	IRA YTD Dividends *	Other YTD Dividends *	Total YTD Dividends *	Total YTD Withholding *	Total YTD Forfeitures *
	.00	.00	.00	.00	.00

Total **Finance Charge** paid 265.49

48 04-01-04 04-30-04 1 OF 1

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance 15.00

DATE	TRANSACTION	AMOUNT	BALANCE

Y-T-D Dividends: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

PERSONAL ACCESS LINE
SUFFIX NO:10

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

Previous Loan Balance 5320.19

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
04/01 SINGLE LIFE	-4.68		-4.68	5324.87
04/01 DISABILITY	-15.96		-15.96	5340.83
04/19 Loan Payment	107.00	70.12	36.88	5303.95

New Loan Balance 5303.95

Due Date: 05-16-04 Loan Limit: 5500.00
Current Payment: 107.00 Available Funds: 196.05
Past Due: .00
Total Due: 107.00 YTD Finance Charge Paid: 273.58

Period Totals

Payments & Credits: 36.88 Debits: 20.64 Finance Charge: 70.12

1987 MERCEDES
SUFFIX NO:21

Annual Percentage Rate 11.2500% Daily Periodic Rate .0308219%

Previous Loan Balance 1642.34

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
04/01 SINGLE LIFE	-1.45		-1.45	1643.79
04/01 DISABILITY	-4.93		-4.93	1648.72
04/19 Loan Payment	290.12	16.24	273.88	1374.84

New Loan Balance 1374.84

Due Date: 05-18-04 Loan Limit: .00
Current Payment: 287.12 Available Funds: .00
Past Due: .00
Total Due: 287.12 YTD Finance Charge Paid: 78.27

Period Totals
Payments & Credits: 273.88 Debits: 6.38 Finance Charge: 16.24

For 2004

Reporting *	IRA YTD Dividends *	Other YTD Dividends *	Total YTD Dividends *	Total YTD Withholding *	Total YTD Forfeitures *
	.00	.00	.00	.00	.00

Total **Finance Charge** paid 351.85

48 05-01-04 05-31-04 1 OF 1

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance 15.00

DATE TRANSACTION AMOUNT BALANCE

Y-T-D Dividends: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

PERSONAL ACCESS LINE
SUFFIX NO:10

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

Previous Loan Balance 5303.95

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
05/01 SINGLE LIFE	-4.67		-4.67	5308.62
05/01 DISABILITY	-15.91		-15.91	5324.53
05/18 Loan Payment	107.00	63.36	43.64	5280.89

New Loan Balance 5280.89

Due Date: 06-16-04 Loan Limit: 5500.00
Current Payment: 106.00 Available Funds: 219.11
Past Due: .00
Total Due: 106.00 YTD Finance Charge Paid: 336.94

Period Totals

Payments & Credits: 43.64 Debits: 20.58 Finance Charge: 63.36

1987 MERCEDES
SUFFIX NO:21

Annual Percentage Rate 11.2500% Daily Periodic Rate .0308219%

Previous Loan Balance 1374.84

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
05/01 SINGLE LIFE	-1.21		-1.21	1376.05
05/01 DISABILITY	-4.12		-4.12	1380.17
05/18 Loan Payment	290.12	12.32	277.80	1102.37

New Loan Balance 1102.37

Due Date: 06-18-04 Loan Limit: .00
Current Payment: 287.12 Available Funds: .00
Past Due: .00
Total Due: 287.12 YTD Finance Charge Paid: 90.59

Period Totals
Payments & Credits: 277.80 Debits: 5.33 Finance Charge: 12.32

For 2004

Reporting *	IRA YTD Dividends *	Other YTD Dividends *	Total YTD Dividends *	Total YTD Withholding *	Total YTD Forfeitures *
	.00	.00	.00	.00	.00

Total **Finance Charge** paid 427.53

48 06-01-04 06-30-04 1 OF 1

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance 15.00

DATE	TRANSACTION	AMOUNT	BALANCE

Y-T-D Dividends: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

PERSONAL ACCESS LINE
SUFFIX NO:10

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

Previous Loan Balance 5280.89

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
06/01 SINGLE LIFE	-4.65		-4.65	5285.54
06/01 DISABILITY	-15.84		-15.84	5301.38
06/18 Loan Payment	110.00	67.42	42.58	5258.80

New Loan Balance 5258.80

Due Date: 07-16-04 Loan Limit: 5500.00
Current Payment: 106.00 Available Funds: 241.20
Past Due: .00
Total Due: 106.00 YTD Finance Charge Paid: 404.36

Period Totals

Payments & Credits: 42.58 Debits: 20.49 Finance Charge: 67.42

1987 MERCEDES
SUFFIX NO:21

Annual Percentage Rate 11.2500% Daily Periodic Rate .0308219%

Previous Loan Balance 1102.37

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
06/01 SINGLE LIFE	-.97		-.97	1103.34
06/01 DISABILITY	-3.31		-3.31	1106.65
06/18 Loan Payment	287.12	10.56	276.56	830.09

New Loan Balance 830.09

Due Date: 07-18-04 Loan Limit: .00
Current Payment: 287.12 Available Funds: .00
Past Due: .00
Total Due: 287.12 YTD Finance Charge Paid: 101.15

Period Totals
Payments & Credits: 276.56 Debits: 4.28 Finance Charge: 10.56

For 2004

Reporting *	IRA YTD Dividends *	Other YTD Dividends *	Total YTD Dividends *	Total YTD Withholding *	Total YTD Forfeitures
	.00	.00	.00	.00	.00

Total **Finance Charge** paid 505.51

48 07-01-04 07-31-04 1 OF 1

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance 15.00

DATE TRANSACTION AMOUNT BALANCE

Y-T-D Dividends: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

PERSONAL ACCESS LINE
SUFFIX NO:10

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

Previous Loan Balance 5258.80

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
07/01 SINGLE LIFE	-4.63		-4.63	5263.43
07/01 DISABILITY	-15.78		-15.78	5279.21
07/21 Loan Payment	110.00	71.48	38.52	5240.69

New Loan Balance 5240.69

Due Date: 08-16-04 Loan Limit: 5500.00
Current Payment: 105.00 Available Funds: 259.31
Past Due: .00
Total Due: 105.00 YTD Finance Charge Paid: 475.84

Period Totals

Payments & Credits: 38.52 Debits: 20.41 Finance Charge: 71.48

1987 MERCEDES
SUFFIX NO:21

Annual Percentage Rate 11.2500% Daily Periodic Rate .0308219%

Previous Loan Balance 830.09

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
07/01 SINGLE LIFE	-.73		-.73	830.82
07/01 DISABILITY	-2.49		-2.49	833.31
07/21 Loan Payment	287.12	8.47	278.65	554.66

New Loan Balance 554.66

Due Date: 08-18-04 Loan Limit: .00
Current Payment: 287.12 Available Funds: .00
Past Due: .00
Total Due: 287.12 YTD Finance Charge Paid: 109.62

Period Totals
Payments & Credits: 278.65 Debits: 3.22 Finance Charge: 8.47

For 2004

Reporting *	IRA YTD Dividends *	Other YTD Dividends *	Total YTD Dividends *	Total YTD Withholding *	Total YTD Forfeitures
	.00	.00	.00	.00	.00

Total **Finance Charge** paid 585.46

48 08-01-04 08-31-04 1 OF 1

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance 15.00

DATE	TRANSACTION	AMOUNT	BALANCE

Y-T-D Dividends: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

PERSONAL ACCESS LINE
SUFFIX NO:10

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

Previous Loan Balance 5240.69

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
08/01 SINGLE LIFE	-4.61		-4.61	5245.30
08/01 DISABILITY	-15.72		-15.72	5261.02
08/17 Loan Payment	105.00	58.28	46.72	5214.30

New Loan Balance 5214.30

Due Date: 09-16-04 Loan Limit: 5500.00
Current Payment: 105.00 Available Funds: 285.70
Past Due: .00
Total Due: 105.00 YTD Finance Charge Paid: 534.12

Period Totals

Payments & Credits: 46.72 Debits: 20.33 Finance Charge: 58.28

1987 MERCEDES
SUFFIX NO:21

Annual Percentage Rate 11.2500% Daily Periodic Rate .0308219%

Previous Loan Balance 554.66

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
08/01 SINGLE LIFE	-.49		-.49	555.15
08/01 DISABILITY	-1.66		-1.66	556.81
08/17 Loan Payment	292.12	4.63	287.49	269.32

New Loan Balance 269.32

Due Date: 09-18-04 Loan Limit: .00
Current Payment: 269.32 Available Funds: .00
Past Due: .00
Total Due: 269.32 YTD Finance Charge Paid: 114.25

Period Totals
Payments & Credits: 287.49 Debits: 2.15 Finance Charge: 4.63

For 2004

Reporting	* IRA YTD Dividends	* Other YTD Dividends	* Total YTD Dividends	* Total YTD Withholding	* Total YTD Forfeitures *
	.00	.00	.00	.00	.00

Total **Finance Charge** paid 648.37

48 09-01-04 09-30-04 1 OF 1

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance 15.00

DATE	TRANSACTION	AMOUNT	BALANCE
09/21	Deposit	1.03	16.03

Y-T-D Dividends: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

PERSONAL ACCESS LINE
SUFFIX NO:10

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

Previous Loan Balance 5214.30

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
09/01 SINGLE LIFE	-4.59		-4.59	5218.89
09/01 DISABILITY	-15.64		-15.64	5234.53
09/21 Loan Payment	105.00	75.16	29.84	5204.69

New Loan Balance 5204.69

Due Date: 10-16-04 Loan Limit: 5500.00
Current Payment: 105.00 Available Funds: 295.31
Past Due: .00
Total Due: 105.00 YTD Finance Charge Paid: 609.28

Period Totals
Payments & Credits: 29.84 Debits: 20.23 Finance Charge: 75.16

1987 MERCEDES
SUFFIX NO:21

Annual Percentage Rate 11.2500% Daily Periodic Rate .0308219%

Previous Loan Balance 269.32

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
09/01 SINGLE LIFE	-.24		-.24	269.56
09/01 DISABILITY	-.81		-.81	270.37
09/21 Loan Payment	273.29	2.92	270.37	.00

New Loan Balance .00

Due Date: 00-00-00 Loan Limit: .00
Current Payment: .00 Available Funds: .00
Past Due: .00
Total Due: .00 YTD Finance Charge Paid: 117.17

Period Totals
Payments & Credits: 270.37 Debits: 1.05 Finance Charge: 2.92

For 2004

Reporting	* IRA YTD Dividends	* Other YTD Dividends	* Total YTD Dividends	* Total YTD Withholding	* Total YTD Forfeitures *
	.00	.00	.00	.00	.00

Total **Finance Charge** paid 726.45

48 10-01-04 10-31-04 1 OF 1

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance 16.03

DATE TRANSACTION AMOUNT BALANCE

Y-T-D Dividends: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

PERSONAL ACCESS LINE
SUFFIX NO:10

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

Previous Loan Balance 5204.69

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
10/01 SINGLE LIFE	-4.58		-4.58	5209.27
10/01 DISABILITY	-15.61		-15.61	5224.88
10/18 Loan Payment	110.00	57.89	52.11	5172.77

New Loan Balance 5172.77

Due Date: 11-16-04 Loan Limit: 5500.00
Current Payment: 104.00 Available Funds: 327.23
Past Due: .00
Total Due: 104.00 YTD Finance Charge Paid: 667.17

Period Totals

Payments & Credits: 52.11 Debits: 20.19 Finance Charge: 57.89

For 2004

Reporting	* IRA YTD Dividends	* Other YTD Dividends	* Total YTD Dividends	* Total YTD Withholding	* Total YTD Forfeitures
	.00	.00	.00	.00	.00

Total **Finance Charge** paid 784.34

48 11-01-04 11-30-04 1 OF 1

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance 16.03

DATE	TRANSACTION	AMOUNT	BALANCE

Y-T-D Dividends: .00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

PERSONAL ACCESS LINE
SUFFIX NO:10

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

Previous Loan Balance 5172.77

DATE	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
11/01 SINGLE LIFE	-4.55		-4.55	5177.32
11/01 DISABILITY	-15.52		-15.52	5192.84
11/18 Loan Payment	110.00	66.04	43.96	5148.88

New Loan Balance 5148.88

Due Date:	12-16-04	Loan Limit:	5500.00
Current Payment:	103.00	Available Funds:	351.12
Past Due:	.00		
Total Due:	103.00	YTD Finance Charge Paid:	733.21

Period Totals

Payments & Credits: 43.96 Debits: 20.07 Finance Charge: 66.04

For 2004

Reporting *	IRA YTD Dividends	* Other YTD Dividends	* Total YTD Dividends	* Total YTD Withholding	* Total YTD Forfeitures *
	.00	.00	.00	.00	.00

Total **Finance Charge** paid 850.38

SOUTH CAROLINA Federal Credit Union

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ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	11/01/04	11/30/04	1 of 2

Looking for a lower rate?

Transfer your loan from another bank and you may qualify for a new rate 1% less than your current rate!

Ask us for details or visit www.scfederal.org.

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 16.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 5,172.77

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
11/01	SINGLE LIFE	-4.55		-4.55	5,177.32
11/01	DISABILITY	-15.52		-15.52	5,192.84
11/18	Loan Payment	110.00	66.04	43.96	5,148.88

New Loan Balance			5,148.88
Due Date:	12/16/04	Loan Limit:	5,500.00
Current Payment:	103.00	Available Funds:	351.12
Past Due:	0.00	Payments & Credits:	43.96
Total Due:	103.00	Debits:	20.07
YTD Finance Charge Paid:	733.21	Finance Charge:	66.04

For 2004 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.00	0.00	0.00	0.00

Total **Finance Charge** paid 850.38

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	11/01/04	11/30/04	2 of 2

In Case of Errors or Questions About Your Electronic Transfers

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Your Rights and Our Responsibilities After We Received Written Notice

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Inquiries about Your Statement-Bill

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

SOUTH CAROLINA Federal Credit Union

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ACCOUNT #	FROM	THROUGH	PAGE
48	12/01/04	12/31/04	1 of 2

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

Looking for a lower rate?

Transfer your loan from another bank and you may qualify for a new rate 1% less than your current rate!

Ask us for details or visit www.scfederal.org.

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	16.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			5,148.88
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
12/01	SINGLE LIFE	-4.53		-4.53	5,153.41
12/01	DISABILITY	-15.45		-15.45	5,168.86
12/17	Loan Payment	110.00	61.50	48.50	5,120.36

New Loan Balance			5,120.36
Due Date:	01/16/05	Loan Limit:	5,500.00
Current Payment:	103.00	Available Funds:	379.64
Past Due:	0.00	Payments & Credits:	48.50
Total Due:	103.00	Debits:	19.98
YTD Finance Charge Paid:	794.71	Finance Charge:	61.50

For 2004 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.00	0.00	0.00	0.00

Total **Finance Charge** paid 911.88

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
148	12/01/04	12/31/04	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $ -

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

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ACCOUNT #	FROM	THROUGH	PAGE
48	01/01/05	01/31/05	1 of 2

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

Looking for a lower rate? Transfer your loan from another lender and you may qualify for a new rate 1% less than your current rate!
Ask us for details or visit www.scfederal.org.

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	**16.03**

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			**5,120.36**
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
01/01	SINGLE LIFE	-4.51		-4.51	5,124.87
01/01	DISABILITY	-15.36		-15.36	5,140.23
01/18	Loan Payment	110.00	67.47	42.53	5,097.70

New Loan Balance			**5,097.70**
Due Date:	02/16/05	Loan Limit:	5,500.00
Current Payment:	102.00	Available Funds:	402.30
Past Due:	0.00	Debits:	19.87
YTD Finance Charge Paid:	67.47	Finance Charge:	67.47
Total Due:	102.00	Payments & Credits:	42.53

For 2005 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.00	0.00	0.00	0.00

Total **Finance Charge** paid 67.47

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	01/01/05	01/31/05	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases
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SOUTH CAROLINA Federal Credit Union

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ACCOUNT #	FROM	THROUGH	PAGE
48	02/01/05	02/28/05	1 of 2

Looking for a lower rate? Transfer your loan from another lender and you may qualify for a new rate 1% less than your current rate!
Ask us for details or visit www.scfederal.org.

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	16.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			5,097.70
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
02/01	SINGLE LIFE	-4.49		-4.49	5,102.19
02/01	DISABILITY	-15.29		-15.29	5,117.48
02/17	Loan Payment	110.00	62.98	47.02	5,070.46

New Loan Balance			5,070.46
Due Date:	03/16/05	Loan Limit:	5,500.00
Current Payment:	102.00	Available Funds:	429.54
Past Due:	0.00	Debits:	19.78
YTD Finance Charge Paid:	130.45	Finance Charge:	62.98
Total Due:	102.00	Payments & Credits:	47.02

For 2005 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.00	0.00	0.00	0.00

Total **Finance Charge** paid 130.45

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	02/01/05	02/28/05	2 of 2

In Case of Errors or Questions About Your Electronic Transfers

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	03/01/05	03/31/05	1 of 2

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GET great loan rates!
HOOKED UP

Looking for a lower rate? Transfer your loan from another lender and you may qualify for a new rate 1% less than your current rate!
Ask us for details or visit www.scfederal.org.

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 16.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 5,070.46

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
03/01	SINGLE LIFE	-4.46		-4.46	5,074.92
03/01	DISABILITY	-15.21		-15.21	5,090.13
03/17	Loan Payment	110.00	58.48	51.52	5,038.61

New Loan Balance 5,038.61

Due Date:	04/16/05	Loan Limit:	5,500.00
Current Payment:	101.00	Available Funds:	461.39
Past Due:	0.00	Debits:	19.67
YTD Finance Charge Paid:	188.93	Finance Charge:	58.48
Total Due:	101.00	Payments & Credits:	51.52

For 2005 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.00	0.00	0.00	0.00

Total **Finance Charge** paid 188.93

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	03/01/05	03/31/05	2 of 2

In Case of Errors or Questions About Your Electronic Transfers

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA Federal Credit Union

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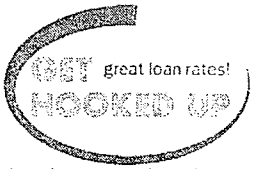
ACCOUNT #	FROM	THROUGH	PAGE
48	04/01/05	04/30/05	1 of 2



Get Hooked Up with a lower rate! Transfer your loan balance from another lender and you may qualify for a new rate 1% less than your current rate.

Ask us for details or visit www.scfederal.org.

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	16.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			5,038.61
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
04/01	SINGLE LIFE	-4.43		-4.43	5,043.04
04/01	DISABILITY	-15.12		-15.12	5,058.16
04/18	Loan Payment	110.00	66.40	43.60	5,014.56

New Loan Balance			5,014.56
Due Date:	05/16/05	Loan Limit:	5,500.00
Current Payment:	101.00	Available Funds:	485.44
Past Due:	0.00	Debits:	19.55
YTD Finance Charge Paid:	255.33	Finance Charge:	66.40
Total Due:	101.00	Payments & Credits:	43.60

For 2005 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.00	0.00	0.00	0.00

Total **Finance Charge** paid 255.33

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	04/01/05	04/30/05	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	05/01/05	05/31/05	1 of 2

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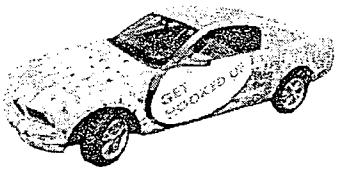

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DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	16.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			5,014.56
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
05/01	SINGLE LIFE	-4.41		-4.41	5,018.97
05/01	DISABILITY	-15.04		-15.04	5,034.01
05/16	Loan Payment	110.00	57.82	52.18	4,981.83

New Loan Balance			4,981.83
Due Date:	06/16/05	Loan Limit:	5,500.00
Current Payment:	100.00	Available Funds:	518.17
Past Due:	0.00	Debits:	19.45
YTD Finance Charge Paid:	313.15	Finance Charge:	57.82
Total Due:	100.00	Payments & Credits:	52.18

For 2005 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.00	0.00	0.00	0.00

Total **Finance Charge** paid 313.15

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	05/01/05	05/31/05	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

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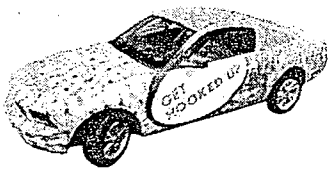
ACCOUNT #	FROM	THROUGH	PAGE
48	06/01/05	06/30/05	1 of 2



You could win a new Mustang!
For details, see the enclosed newsletter, visit us online at www.scfederal.org , stop in a branch or give us a call.

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Your privacy is top priority with us! See the enclosed brochure, "Your Privacy Matters," to learn more about how we safeguard your information.

Beginning Balance:	16.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,981.83
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
06/01	SINGLE LIFE	-4.38		-4.38	4,986.21
06/01	DISABILITY	-14.95		-14.95	5,001.16
06/20	Loan Payment	100.00	71.81	28.19	4,972.97
06/20	Loan Payment	10.00		10.00	4,962.97

New Loan Balance			4,962.97
Due Date:	07/16/05	Loan Limit:	5,500.00
Current Payment:	100.00	Available Funds:	537.03
Past Due:	0.00	Debits:	19.33
YTD Finance Charge Paid:	384.96	Finance Charge:	71.81
Total Due:	100.00	Payments & Credits:	38.19

For 2005 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.00	0.00	0.00	0.00

Total **Finance Charge** paid 384.96

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	06/01/05	06/30/05	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

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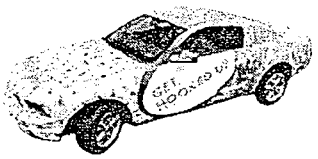
ACCOUNT #	FROM	THROUGH	PAGE
48	07/01/05	07/31/05	1 of 2



Get hooked up with a vehicle loan, Visa® Platinum credit card, personal access line of credit or a home equity line of credit and you may qualify for a chance to win a 2005 Ford Mustang! For promotion details and official rules, visit www.scfederal.org, give us a call or stop in one of our convenient branches.

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	16.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,962.97
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
07/01	SINGLE LIFE	-4.37		-4.37	4,967.34
07/01	DISABILITY	-14.89		-14.89	4,982.23
07/18	Loan Payment	110.00	57.25	52.75	4,929.48

New Loan Balance			4,929.48
Due Date:	08/16/05	Loan Limit:	5,500.00
Current Payment:	99.00	Available Funds:	570.52
Past Due:	0.00	Debits:	19.26
YTD Finance Charge Paid:	442.21	Finance Charge:	57.25
Total Due:	99.00	Payments & Credits:	52.75

For 2005 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.00	0.00	0.00	0.00

Total **Finance Charge** paid 442.21

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	07/01/05	07/31/05	2 of 2

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TOTAL:	

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Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

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SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	08/01/05	08/31/05	1 of 2

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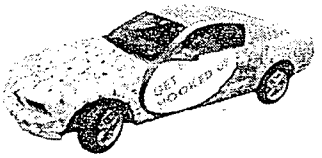

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DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance:	16.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance:			4,929.48
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
08/01	SINGLE LIFE	-4.34		-4.34	4,933.82
08/01	DISABILITY	-14.79		-14.79	4,948.61
08/17	Loan Payment	110.00	60.90	49.10	4,899.51

New Loan Balance			4,899.51
Due Date:	09/16/05	Loan Limit:	5,500.00
Current Payment:	98.00	Available Funds:	600.49
Past Due:	0.00	Debits:	19.13
YTD Finance Charge Paid:	503.11	Finance Charge:	60.90
Total Due:	98.00	Payments & Credits:	49.10

For 2005 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.00	0.00	0.00	0.00

Total **Finance Charge** paid 503.11

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	08/01/05	08/31/05	2 of 2

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at 1-800-845-0432 or in Charleston at 797-8300 or write us at South Carolina Federal Credit Union PO Box 190012 N. Charleston, SC 29419-9012 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $.

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA Federal Credit Union

P.O. Box 190012, North Charleston, SC 29419-9012
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ACCOUNT #	FROM	THROUGH	PAGE
48	09/01/05	09/30/05	1 of 2

BALANCE
FINANCIAL FITNESS PROGRAM

As a member of S.C. Federal, you now have access to professional, confidential money management information and counseling. Call BALANCE, a financial education resource, to speak with a personal finance expert (toll free 1-888-456-2227).

Check out the enclosed newsletter for more information.

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC.29112 -

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	16.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,899.51
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
09/01	SINGLE LIFE	-4.31		-4.31	4,903.82
09/01	DISABILITY	-14.70		-14.70	4,918.52
09/19	Loan Payment	110.00	66.58	43.42	4,875.10

New Loan Balance			4,875.10
Due Date:	11/16/05	Loan Limit:	5,500.00
Current Payment:	98.00	Available Funds:	624.90
Past Due:	0.00	Debits:	19.01
YTD Finance Charge Paid:	569.69	Finance Charge:	66.58
Total Due:	98.00	Payments & Credits:	43.42

For 2005 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.00	0.00	0.00	0.00

Total **Finance Charge** paid 569.69

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	09/01/05	09/30/05	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $ _____

Add
Deposits not Credited in this Statement (if any) $ _____

Total $ _____

Subtract
Items Outstanding $ _____

Balance $ _____

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ACCOUNT #	FROM	THROUGH	PAGE
48	10/01/05	10/31/05	1 of 2

GET HOOKED UP

And Get Rewarded!

Get Hooked Up with a Visa® Platinum credit card - get up to a $25,000 line of credit at 8.99% APR - **AND earn thousands of bonus CU*Rewards* points!**

Call us, stop in a branch or go online at www.scfederal.org today for bonus details and to apply for a Visa Platinum credit card.

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	16.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,875.10
Annual Percentage Rate	15.0000%	Daily Periodic Rate	0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
10/01	SINGLE LIFE	-4.29		-4.29	4,879.39
10/01	DISABILITY	-14.63		-14.63	4,894.02
10/18	Loan Payment	98.00	58.23	39.77	4,854.25
10/18	Loan Payment	12.00		12.00	4,842.25

New Loan Balance			4,842.25
Due Date:	12/16/05	Loan Limit:	5,500.00
Current Payment:	97.00	Available Funds:	657.75
Past Due:	0.00	Debits:	18.92
YTD Finance Charge Paid:	627.92	Finance Charge:	58.23
Total Due:	97.00	Payments & Credits:	51.77

For 2005 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.00	0.00	0.00	0.00

Total **Finance Charge** paid 627.92

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	10/01/05	10/31/05	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	11/01/05	11/30/05	1 of 2

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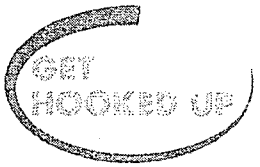

Get Hooked Up with a vehicle loan, credit card, personal access line of credit or a home equity line of credit. Apply for a loan at https://iloans.scfederal.org/, give us a call or stop by one of our convenient branches.

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	16.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,842.25
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
11/01	SINGLE LIFE	-4.26		-4.26	4,846.51
11/01	DISABILITY	-14.53		-14.53	4,861.04
11/28	Loan Payment	110.00	81.80	28.20	4,832.84

New Loan Balance			4,832.84
Due Date:	01/16/06	Loan Limit:	5,500.00
Current Payment:	97.00	Available Funds:	667.16
Past Due:	0.00	Debits:	18.79
YTD Finance Charge Paid:	709.72	Finance Charge:	81.80
Total Due:	97.00	Payments & Credits:	28.20

For 2005 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.00	0.00	0.00	0.00

Total **Finance Charge** paid 709.72

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	11/01/05	11/30/05	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

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ACCOUNT #	FROM	THROUGH	PAGE
48	12/01/05	12/31/05	1 of 2

Maximize your savings...

Don't forget you have until April 15, 2006 to contribute to an IRA for the 2005 tax year. Consult your personal tax advisor or accountant about your 2005 tax savings options.

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 16.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,832.84

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
12/01	SINGLE LIFE	-4.25		-4.25	4,837.09
12/01	DISABILITY	-14.50		-14.50	4,851.59
12/19	Loan Payment	110.00	41.85	68.15	4,783.44

New Loan Balance 4,783.44

Due Date:	02/16/06	Loan Limit:	5,500.00
Current Payment:	96.00	Available Funds:	716.56
Past Due:	0.00	Debits:	18.75
YTD Finance Charge Paid:	751.57	Finance Charge:	41.85
Total Due:	96.00	Payments & Credits:	68.15

For 2005 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.00	0.00	0.00	0.00

Total **Finance Charge** paid 751.57

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE #
[redacted]48	12/01/05	12/31/05	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

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ACCOUNT #	FROM	THROUGH	PAGE
48	01/01/06	01/31/06	1 of 2

S.C. Federal uses mystery shoppers to evaluate our level of service to our membership. If you are interested in becoming a mystery shopper, visit shopperjobs.com or call 800-259-8551.

DOROTHY A HARLEY
223 MARTHA HEIGHTS LANE
NORTH SC 29112

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	16.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,783.44
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
01/01	SINGLE LIFE	-4.21		-4.21	4,787.65
01/01	DISABILITY	-14.35		-14.35	4,802.00
01/18	Loan Payment	110.00	59.11	50.89	4,751.11

New Loan Balance			4,751.11
Due Date:	03/16/06	Loan Limit:	5,500.00
Current Payment:	96.00	Available Funds:	748.89
Past Due:	0.00	Debits:	18.56
YTD Finance Charge Paid:	59.11	Finance Charge:	59.11
Total Due:	96.00	Payments & Credits:	50.89

For 2006 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.00	0.00	0.00	0.00

Total **Finance Charge** paid 59.11

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	01/01/06	01/31/06	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA Federal Credit Union

ACCOUNT#	FROM	THROUGH	PAGE
48	02/01/06	02/28/06	1 of 2

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DOROTHY HARLEY SISTRUNK
5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 16.03

DATE	DESCRIPTION	AMOUNT	BALANCE
02/24	Deposit	1,500.00	1,516.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,751.11

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
02/01	SINGLE LIFE	-4.18		-4.18	4,755.29
02/01	DISABILITY	-14.25		-14.25	4,769.54
02/21	Loan Payment	110.00	66.54	43.46	4,726.08

New Loan Balance 4,726.08

Due Date:	04/16/06	Loan Limit:	5,500.00
Current Payment:	95.00	Available Funds:	773.92
Past Due:	0.00	Debits:	18.43
YTD Finance Charge Paid:	125.65	Finance Charge:	66.54
Total Due:	95.00	Payments & Credits:	43.46

For 2006 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.00	0.00	0.00	0.00

Total **Finance Charge** paid 125.65

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	02/01/06	02/28/06	2 of 2

In Case of Errors or Questions About Your Electronic Transfers

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
18	03/01/06	03/31/06	1 of 2

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DOROTHY HARLEY SISTRUNK
5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 1,516.03

A dividend of 1.00 will be posted to your account on 04/01/06

DATE	DESCRIPTION	AMOUNT	BALANCE
03/14	Deposit	300.00	1,816.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,726.08

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
03/01	SINGLE LIFE	-4.16		-4.16	4,730.24
03/01	DISABILITY	-14.18		-14.18	4,744.42
03/17	Loan Payment	110.00	46.74	63.26	4,681.16

New Loan Balance 4,681.16

Due Date:	05/16/06	Loan Limit:	5,500.00
Current Payment:	94.00	Available Funds:	818.84
Past Due:	0.00	Debits:	18.34
YTD Finance Charge Paid:	172.39	Finance Charge:	46.74
Total Due:	94.00	Payments & Credits:	63.26

For 2006 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.00	0.00	0.00	0.00

Totai **Finance Charge** paid 172.39

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	03/01/06	03/31/06	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	04/01/06	04/30/06	1 of 2

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DOROTHY HARLEY SISTRUNK
5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance: 1,816.03

DATE	DESCRIPTION	AMOUNT	BALANCE
04/01	DIVIDEND	1.00	1,817.03

Annual Percentage Yield earned from 01/01/06 through 03/31/06 is .60
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 1.00

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance: 4,681.16

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
04/01	SINGLE LIFE	-4.12		-4.12	4,685.28
04/01	DISABILITY	-14.04		-14.04	4,699.32

New Loan Balance 4,699.32

Due Date:	05/16/06	Loan Limit:	5,500.00
Current Payment:	94.00	Available Funds:	800.68
Past Due:	0.00	Debits:	18.16
YTD Finance Charge Paid:	172.39	Finance Charge:	0.00
Total Due:	94.00	Payments & Credits:	0.00

For 2006 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	1.00	1.00	0.00	0.00

Total **Finance Charge** paid 172.39

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	04/01/06	04/30/06	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
18	05/01/06	05/31/06	1 of 2

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DOROTHY HARLEY SISTRUNK
5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	1,817.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 1.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,699.32
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
05/01	SINGLE LIFE	-4.14		-4.14	4,703.46
05/01	DISABILITY	-14.10		-14.10	4,717.56
05/19	Loan Payment	110.00	110.00	0.00	4,717.56

New Loan Balance			4,717.56
Due Date:	06/16/06	Loan Limit:	5,500.00
Current Payment:	95.00	Available Funds:	782.44
Past Due:	0.00	Debits:	18.24
YTD Finance Charge Paid:	282.39	Finance Charge:	110.00
Total Due:	95.00	Payments & Credits:	0.00

For 2006 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	1.00	1.00	0.00	0.00

Total **Finance Charge** paid 282.39

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	05/01/06	05/31/06	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $ _____

Add
Deposits not Credited in this Statement (if any) $ _____

Total $ _____

Subtract Items Outstanding $ _____

Balance $ _____

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SOUTH CAROLINA Federal Credit Union

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ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	06/01/06	06/30/06	1 of 2

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DOROTHY HARLEY SISTRUNK
5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	1,817.03
A dividend of 2.12 will be posted to your account on 07/01/06	

DATE	DESCRIPTION	AMOUNT	BALANCE
06/02	Withdrawal	-1,200.00	617.03
06/29	Withdrawal	-500.00	117.03

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 1.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,717.56
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
06/01	SINGLE LIFE	-4.15		-4.15	4,721.71
06/01	DISABILITY	-14.15		-14.15	4,735.86
06/19	Loan Payment	110.00	71.93	38.07	4,697.79

New Loan Balance			4,697.79
Due Date:	08/16/06	Loan Limit:	5,500.00
Current Payment:	94.00	Available Funds:	802.21
Past Due:	0.00	Debits:	18.30
YTD Finance Charge Paid:	354.32	Finance Charge:	71.93
Total Due:	94.00	Payments & Credits:	38.07

For 2006 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	1.00	1.00	0.00	0.00

Total **Finance Charge** paid 354.32

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	06/01/06	06/30/06	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

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ACCOUNT #	FROM	THROUGH	PAGE
48	07/01/06	07/31/06	1 of 2

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DOROTHY HARLEY SISTRUNK
5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 117.03

DATE	DESCRIPTION	AMOUNT	BALANCE
07/01	DIVIDEND	2.12	119.15
07/21	Deposit	50.00	169.15
07/21	Deposit	20.00	189.15

Annual Percentage Yield earned from 04/01/06 through 06/30/06 is .60
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 3.12

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,697.79

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
07/01	SINGLE LIFE	-4.13		-4.13	4,701.92
07/01	DISABILITY	-14.09		-14.09	4,716.01
07/18	Loan Payment	110.00	56.12	53.88	4,662.13

New Loan Balance 4,662.13

Due Date:	09/16/06	Loan Limit:	5,500.00
Current Payment:	94.00	Available Funds:	837.87
Past Due:	0.00	Debits:	18.22
YTD Finance Charge Paid:	410.44	Finance Charge:	56.12
Total Due:	94.00	Payments & Credits:	53.88

For 2006 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	3.12	3.12	0.00	0.00

Total **Finance Charge** paid 410.44

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	07/01/06	07/31/06	2 of 2

In Case of Errors or Questions About Your Electronic Transfers

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases
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SOUTH CAROLINA Federal Credit Union

P.O. Box 190012, North Charleston, SC 29419-9012
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ACCOUNT #	FROM	THROUGH	PAGE
48	08/01/06	08/31/06	1 of 2

Pay Your Bills Online – It's Simple and Convenient! No need to worry about stamps or writing checks. And you could have a chance to win one of ten $5,000 cash prizes. Log on to iTeller (www.scfederal.org) for more details.

DOROTHY HARLEY SISTRUNK
5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	189.15

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 3.12

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,662.13
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
08/01	SINGLE LIFE	-4.10		-4.10	4,666.23
08/01	DISABILITY	-13.99		-13.99	4,680.22
08/18	Loan Payment	110.00	59.52	50.48	4,629.74

New Loan Balance			4,629.74
Due Date:	10/16/06	Loan Limit:	5,500.00
Current Payment:	93.00	Available Funds:	870.26
Past Due:	0.00	Debits:	18.09
YTD Finance Charge Paid:	469.96	Finance Charge:	59.52
Total Due:	93.00	Payments & Credits:	50.48

For 2006 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	3.12	3.12	0.00	0.00

Total **Finance Charge** paid 469.96

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
148	08/01/06	08/31/06	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA
Federal Credit Union

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ACCOUNT #	FROM	THROUGH	PAGE
48	09/01/06	09/30/06	1 of 2

To celebrate International Credit Union Week, South Carolina Federal branches will collect healthy canned foods during the week of October 16. Look for more details in your In Balance newsletter.

DOROTHY HARLEY SISTRUNK
5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance:	189.15

A dividend of .26 will be posted to your account on 10/01/06

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 3.12

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance:			4,629.74
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
09/01	SINGLE LIFE	-4.07		-4.07	4,633.81
09/01	DISABILITY	-13.89		-13.89	4,647.70
09/19	Loan Payment	110.00	61.02	48.98	4,598.72

New Loan Balance			4,598.72
Due Date:	11/16/06	Loan Limit:	5,500.00
Current Payment:	92.00	Available Funds:	901.28
Past Due:	0.00	Debits:	17.96
YTD Finance Charge Paid:	530.98	Finance Charge:	61.02
Total Due:	92.00	Payments & Credits:	48.98

For 2006 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	3.12	3.12	0.00	0.00

Total **Finance Charge** paid 530.98

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	09/01/06	09/30/06	2 of 2

As part of our external audit procedures, the Supervisory Committee would like for you to verify your account information. If the information is correct, please disregard this audit request. However, if there are discrepancies, please write to our Supervisory Committee. Please reference your letter with your name, account number, address, and a description of the discrepancy. Please mail this information to: Supervisory Committee, South Carolina Federal Credit Union, Post Office Box 60935, North Charleston, South Carolina 29419-0935. Thank you for your assistance and cooperation.

In Case of Errors or Questions About Your Electronic Transfers

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Outstanding Items	
ITEM NO.	AMOUNT

SOUTH CAROLINA Federal Credit Union

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ACCOUNT #	FROM	THROUGH	PAGE
48	10/01/06	10/31/06	1 of 2

Would $250 help simplify your life?

South Carolina Federal will give you $250 for opening a new personal checking account with direct deposit and eStatements. This is a limited time offer, so simplify your life now!

For more details visit scfederal.org.

DOROTHY HARLEY SISTRUNK
5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 189.15

DATE	DESCRIPTION	AMOUNT	BALANCE
10/01	DIVIDEND	0.26	189.41
10/13	Withdrawal	-80.00	109.41

Annual Percentage Yield earned from 07/01/06 through 09/30/06 is .59
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 3.38

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,598.72

Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
10/01	SINGLE LIFE	-4.05		-4.05	4,602.77
10/01	DISABILITY	-13.80		-13.80	4,616.57
10/16	Loan Payment	110.00	51.14	58.86	4,557.71

New Loan Balance 4,557.71

Due Date:	12/16/06	Loan Limit:	5,500.00
Current Payment:	92.00	Available Funds:	942.29
Past Due:	0.00	Debits:	17.85
YTD Finance Charge Paid:	582.12	Finance Charge:	51.14
Total Due:	92.00	Payments & Credits:	58.86

For 2006 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	3.38	3.38	0.00	0.00

Total **Finance Charge** paid 582.12

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
48	10/01/06	10/31/06	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT

SOUTH CAROLINA Federal Credit Union

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ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	11/01/06	11/30/06	1 of 2

South Carolina Federal's **Holiday Shoe Drive** runs through December 15.

Donate your gently used shoes at any branch to kick off a happy holiday for someone in need.

DOROTHY HARLEY SISTRUNK
5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 109.41

DATE	DESCRIPTION	AMOUNT	BALANCE
11/20	Deposit	107.35	216.76

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 3.38

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,557.71

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
11/01	SINGLE LIFE	-4.01		-4.01	4,561.72
11/01	DISABILITY	-13.67		-13.67	4,575.39
11/17	Loan Payment	110.00	60.05	49.95	4,525.44
11/22	Loan Advance	-350.00		-350.00	4,875.44

New Loan Balance 4,875.44

Due Date:	02/16/07	Loan Limit:	5,500.00
Current Payment:	98.00	Available Funds:	624.56
Past Due:	0.00	Debits:	367.68
YTD Finance Charge Paid:	642.17	Finance Charge:	60.05
Total Due:	98.00	Payments & Credits:	49.95

For 2006 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	3.38	3.38	0.00	0.00

Total **Finance Charge** paid 642.17

SOUTH CAROLINA Federal Credit Union

ACCOUNT #	FROM	THROUGH	PAGE
18	11/01/06	11/30/06	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

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SOUTH CAROLINA FEDERAL CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	12/01/06	12/31/06	1 of 2

P.O. Box 190012, North Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

Stay one step ahead.

Maximize your savings...don't forget you have until April 15, 2007 to contribute to an IRA for the 2006 tax year. Consult your personal tax advisor or accountant about your tax savings options.

DOROTHY HARLEY SISTRUNK
5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance:	216.76

A dividend of .25 will be posted to your account on 01/01/07

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

Y-T-D Dividends: 3.38

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance:			4,875.44
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
12/01	SINGLE LIFE	-4.29		-4.29	4,879.73
12/01	DISABILITY	-14.63		-14.63	4,894.36
12/20	Loan Payment	100.00	65.55	34.45	4,859.91

New Loan Balance			4,859.91
Due Date:	03/16/07	Loan Limit:	5,500.00
Current Payment:	98.00	Available Funds:	640.09
Past Due:	0.00	Debits:	18.92
YTD Finance Charge Paid:	707.72	Finance Charge:	65.55
Total Due:	98.00	Payments & Credits:	34.45

For 2006 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	3.38	3.38	0.00	0.00

Total **Finance Charge** paid 707.72

ACCOUNT #	FROM	THROUGH	PAGE
48	12/01/06	12/31/06	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

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SOUTH CAROLINA FEDERAL
CREDIT UNION

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ACCOUNT #	FROM	THROUGH	PAGE
48	01/01/07	01/31/07	1 of 2

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One step ahead –Take advantage of our convenient online loan applications and have an answer in minutes – you can even get pre-approved before you go car shopping.

Simply visit scfederal.org and apply today.

DOROTHY HARLEY SISTRUNK
5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:			216.76
DATE	DESCRIPTION	AMOUNT	BALANCE
01/01	DIVIDEND	0.25	217.01
01/05	Withdrawal	-50.00	167.01

Annual Percentage Yield earned from 10/01/06 through 12/31/06 is .59
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.25

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,859.91
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
01/01	SINGLE LIFE	-4.28		-4.28	4,864.19
01/01	DISABILITY	-14.58		-14.58	4,878.77
01/17	Loan Payment	120.00	56.05	63.95	4,814.82

New Loan Balance			4,814.82
Due Date:	04/16/07	Loan Limit:	5,500.00
Current Payment:	97.00	Available Funds:	685.18
Past Due:	0.00	Debits:	18.86
YTD Finance Charge Paid:	56.05	Finance Charge:	56.05
Total Due:	97.00	Payments & Credits:	63.95

For 2007 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.25	0.25	0.00	0.00

Total **Finance Charge** paid 56.05

ACCOUNT #	FROM	THROUGH	PAGE
148	01/01/07	01/31/07	2 of 2

In Case of Errors or Questions About Your Electronic Transfers

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Outstanding Items	
ITEM NO.	AMOUNT

SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE INSURANCE

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	02/01/07	02/28/07	1 of 2

P.O. Box 190012, North Charleston, SC 29419-9012
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STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 167.01

DATE	DESCRIPTION	AMOUNT	BALANCE
02/06	Withdrawal	-60.00	107.01
02/13	Deposit	2,013.00	2,120.01

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.25

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,814.82

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
02/01	SINGLE LIFE	-4.24		-4.24	4,819.06
02/01	DISABILITY	-14.44		-14.44	4,833.50
02/20	Loan Payment	110.00	67.42	42.58	4,790.92

New Loan Balance 4,790.92

Due Date:	05/16/07	Loan Limit:	5,500.00
Current Payment:	96.00	Available Funds:	709.08
Past Due:	0.00	Debits:	18.68
YTD Finance Charge Paid:	123.47	Finance Charge:	67.42
Total Due:	96.00	Payments & Credits:	42.58

For 2007 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.25	0.25	0.00	0.00

Total **Finance Charge** paid 123.47

ACCOUNT #	FROM	THROUGH	PAGE
48	02/01/07	02/28/07	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $ _____

Add
Deposits not Credited in this Statement (if any) $ _____

Total $ _____

Subtract
Items Outstanding $ _____

Balance $ _____

Your register should show this balance.

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SOUTH CAROLINA FEDERAL
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LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
148	03/01/07	03/31/07	1 of 2

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STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 2,120.01

A dividend of 1.74 will be posted to your account on 04/01/07

DATE	DESCRIPTION	AMOUNT	BALANCE
03/27	Withdrawal	-100.00	2,020.01

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.25

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,790.92

Annual Percentage Rate 15.0000% Daily Periodic Rate .04110959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
03/01	SINGLE LIFE	-4.22		-4.22	4,795.14
03/01	DISABILITY	-14.37		-14.37	4,809.51
03/20	Loan Payment	-110.00	55.27	54.73	4,754.78

New Loan Balance 4,754.78

Due Date:	06/16/07	Loan Limit:	5,500.00
Current Payment:	96.00	Available Funds:	745.22
Past Due:	0.00	Debits:	18.59
YTD Finance Charge Paid:	178.74	Finance Charge:	55.27
Total Due:	96.00	Payments & Credits:	54.73

For 2007 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.25	0.25	0.00	0.00

Total **Finance Charge** paid 178.74

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	03/01/07	03/31/07	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA FEDERAL
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ACCOUNT #	FROM	THROUGH	PAGE
[redacted]8	04/01/07	04/30/07	1 of 2

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5.99% APR Transfer Rate on
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5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 2,020.01

DATE	DESCRIPTION	AMOUNT	BALANCE
04/01	DIVIDEND	1.74	2,021.75
04/27	Withdrawal	-50.00	1,971.75

Annual Percentage Yield earned from 01/01/07 through 03/31/07 is .60
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 1.99

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,754.78

Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
04/01	SINGLE LIFE	-4.18		-4.18	4,758.96
04/01	DISABILITY	-14.26		-14.26	4,773.22
04/17	Loan Payment	110.00	54.84	55.16	4,718.06

New Loan Balance			4,718.06
Due Date:	07/16/07	Loan Limit:	5,500.00
Current Payment:	95.00	Available Funds:	781.94
Past Due:	0.00	Debits:	18.44
YTD Finance Charge Paid:	233.58	Finance Charge:	54.84
Total Due:	95.00	Payments & Credits:	55.16

For 2007 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	1.99	1.99	0.00	0.00

Total **Finance Charge** paid 233.58

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

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SOUTH CAROLINA FEDERAL
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LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	05/01/07	05/31/07	1 of 2

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Hurry, this is a limited time offer!

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Convenient enhancements are coming to Teller Talk on June 6. Read more in the enclosed issue of InBalance.

Beginning Balance: 1,971.75

DATE	DESCRIPTION	AMOUNT	BALANCE
05/07	Deposit	125.00	2,096.75
05/10	Withdrawal	-100.00	1,996.75

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 1.99

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance: 4,718.06

Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
05/01	SINGLE LIFE	-4.15		-4.15	4,722.21
05/01	DISABILITY	-14.15		-14.15	4,736.36
05/21	Loan Payment	110.00	66.08	43.92	4,692.44

New Loan Balance 4,692.44

Due Date:	08/16/07	Loan Limit:	5,500.00
Current Payment:	94.00	Available Funds:	807.56
Past Due:	0.00	Debits:	18.30
YTD Finance Charge Paid:	299.66	Finance Charge:	66.08
Total Due:	94.00	Payments & Credits:	43.92

For 2007 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	1.99	1.99	0.00	0.00

Total **Finance Charge** paid 299.66

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	05/01/07	05/31/07	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
18	06/01/07	06/30/07	1 of 2

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STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance:	1,996.75

A dividend of 2.80 will be posted to your account on 07/01/07

DATE	DESCRIPTION	AMOUNT	BALANCE
06/01	Withdrawal	-100.00	1,896.75
06/05	Withdrawal	-200.00	1,696.75
06/22	Withdrawal	-400.00	1,296.75

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 1.99

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance:			4,692.44
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
06/01	SINGLE LIFE	-4.13		-4.13	4,696.57
06/01	DISABILITY	-14.08		-14.08	4,710.65
06/19	Loan Payment	120.00	56.06	63.94	4,646.71

New Loan Balance			4,646.71
Due Date:	10/16/07	Loan Limit:	5,500.00
Current Payment:	93.00	Available Funds:	853.29
Past Due:	0.00	Debits:	18.21
YTD Finance Charge Paid:	355.72	Finance Charge:	56.06
Total Due:	93.00	Payments & Credits:	63.94

For 2007 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	1.99	1.99	0.00	0.00

Total **Finance Charge** paid 355.72

ACCOUNT #	FROM	THROUGH	PAGE
48	06/01/07	06/30/07	2 of 2

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE[illegible]

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	07/01/07	07/31/07	1 of 2

P.O. Box 190012, North Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

5.99% APR Transfer Rate on Autos & Boats

That's Life Simplified

This rate applies to any credit score for loans transferred from another lender! Simply transfer the existing balance (minimum of $5,000) and term (no more than 72 months), of your 2002 or newer model with 12 months of satisfactory payment history on your credit report.

Hurry, this is a limited time offer!

DOROTHY HARLEY SISTRUNK
5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance: 1,296.75

DATE	DESCRIPTION	AMOUNT	BALANCE
07/01	DIVIDEND	2.80	1,299.55
07/05	Withdrawal	-100.00	1,199.55
07/13	Deposit	20.00	1,219.55
07/27	Withdrawal	-400.00	819.55
07/30	Withdrawal	-140.00	679.55

Annual Percentage Yield earned from 04/01/07 through 06/30/07 is .60
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 4.79

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance: 4,646.71

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
07/01	SINGLE LIFE	-4.09		-4.09	4,650.80
07/01	DISABILITY	-13.94		-13.94	4,664.74
07/17	Loan Payment	110.00	53.59	56.41	4,608.33

New Loan Balance			4,608.33
Due Date:	10/16/07	Loan Limit:	5,500.00
Current Payment:	93.00	Available Funds:	891.67
Past Due:	0.00	Debits:	18.03
YTD Finance Charge Paid:	409.31	Finance Charge:	53.59
Total Due:	93.00	Payments & Credits:	56.41

For 2007 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	4.79	4.79	0.00	0.00

Total **Finance Charge** paid 409.31

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ITEM NO.	AMOUNT
TOTAL:	

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Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT#	FROM	THROUGH	PAGE
48	08/01/07	08/31/07	1 of 2

P.O. Box 190012, North Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

Rack up vacation points, not interest charges. Credit Cards Simplified. Sign up for a new Visa® Platinum credit card and you'll receive a low introductory rate and double CURewards™ points on purchases and balance transfers. Hurry! You only have until December 31, 2007 to take advantage of this offer!

DOROTHY HARLEY SISTRUNK
5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 679.55

DATE	DESCRIPTION	AMOUNT	BALANCE
08/30	Withdrawal	-200.00	479.55

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 4.79

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,608.33

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
08/01	SINGLE LIFE	-4.06		-4.06	4,612.39
08/01	DISABILITY	-13.82		-13.82	4,626.21
08/10	Loan Payment	110.00	45.52	64.48	4,561.73

New Loan Balance 4,561.73

Due Date:	11/16/07	Loan Limit:	5,500.00
Current Payment:	92.00	Available Funds:	938.27
Past Due:	0.00	Debits:	17.88
YTD Finance Charge Paid:	454.83	Finance Charge:	45.52
Total Due:	92.00	Payments & Credits:	64.48

For 2007 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	4.79	4.79	0.00	0.00

Total **Finance Charge** paid 454.83

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

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SOUTH CAROLINA FEDERAL CREDIT UNION

LIFE[illegible]

ACCOUNT #	FROM	THROUGH	PAGE
148	09/01/07	09/30/07	1 of 2

P.O. Box 190012, North Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

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Remember to select "CREDIT" at the point of sale and you'll receive 1 point for every $3 you spend, just by using your MasterMoney Checking Card. Redeem your points at curewards.com for travel, merchandise, gift cards and more.

DOROTHY HARLEY SISTRUNK
5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance:	479.55

A dividend of 1.13 will be posted to your account on 10/01/07

DATE	DESCRIPTION	AMOUNT	BALANCE
09/07	Withdrawal	-100.00	379.55
09/24	Deposit	100.00	479.55

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 4.79

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance:			4,561.73
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
09/01	SINGLE LIFE	-4.01		-4.01	4,565.74
09/01	DISABILITY	-13.69		-13.69	4,579.43
09/17	Loan Payment	110.00	71.35	38.65	4,540.78

New Loan Balance			4,540.78
Due Date:	12/16/07	Loan Limit:	5,500.00
Current Payment:	91.00	Available Funds:	959.22
Past Due:	0.00	Debits:	17.70
YTD Finance Charge Paid:	526.18	Finance Charge:	71.35
Total Due:	91.00	Payments & Credits:	38.65

For 2007 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	4.79	4.79	0.00	0.00

Total **Finance Charge** paid 526.18

ACCOUNT #	FROM	THROUGH	PAGE
48	09/01/07	09/30/07	2 of 2

As part of our external audit procedures, the Supervisory Committee would like for you to verify your account information. If the information is correct, please disregard this audit request. However, if there are discrepancies, please write to our Supervisory Committee. Please reference your letter with your name, account number, address, and a description of the discrepancy. Please mail this information to: Supervisory Committee, South Carolina Federal Credit Union, Post Office Box 60935, North Charleston, South Carolina 29419-0935. Thank you for your assistance and cooperation.

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

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SOUTH CAROLINA FEDERAL CREDIT UNION

LIFE SAVINGS BANK

ACCOUNT #	FROM	THROUGH	PAGE
48	10/01/07	10/31/07	1 of 2

P.O. Box 190012, North Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

South Carolina Federal's Holiday Shoe Drive runs November 1 - December 14. Donate your gently used shoes at any branch and kick off a joyful season for someone in need.

DOROTHY HARLEY SISTRUNK
5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 479.55

DATE	DESCRIPTION	AMOUNT	BALANCE
10/01	DIVIDEND	1.13	480.68
10/12	Withdrawal	-200.00	280.68

Annual Percentage Yield earned from 07/01/07 through 09/30/07 is .60
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 5.92

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,540.78

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
10/01	SINGLE LIFE	-4.00		-4.00	4,544.78
10/01	DISABILITY	-13.62		-13.62	4,558.40
10/22	Loan Payment	110.00	65.47	44.53	4,513.87
10/25	Loan Advance	-500.00		-500.00	5,013.87

New Loan Balance 5,013.87

Due Date:	01/16/08	Loan Limit:	5,500.00
Current Payment:	101.00	Available Funds:	486.13
Past Due:	0.00	Debits:	517.62
YTD Finance Charge Paid:	591.65	Finance Charge:	65.47
Total Due:	101.00	Payments & Credits:	44.53

For 2007 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	5.92	5.92	0.00	0.00

Total **Finance Charge** paid 591.65

ACCOUNT #	FROM	THROUGH	PAGE
48	10/01/07	10/31/07	2 of 2

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ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $ _____

Add
Deposits not Credited in this Statement (if any) $ _____

Total $ _____

Subtract
Items Outstanding $ _____

Balance $ _____

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	11/01/07	11/30/07	1 of 2

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DOROTHY HARLEY SISTRUNK
5074 COBURG LN
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 280.68

DATE	DESCRIPTION	AMOUNT	BALANCE
11/13	Withdrawal	-150.00	130.68
11/16	Deposit	170.00	300.68
11/16	Withdrawal	-100.00	200.68

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 5.92

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 5,013.87

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
11/01	SINGLE LIFE	-4.41		-4.41	5,018.28
11/01	DISABILITY	-15.04		-15.04	5,033.32
11/16	Loan Payment	101.00	51.02	49.98	4,983.34
11/16	Loan Payment	9.00		9.00	4,974.34

New Loan Balance 4,974.34

Due Date:	02/16/08	Loan Limit:	5,500.00
Current Payment:	100.00	Available Funds:	525.66
Past Due:	0.00	Debits:	19.45
YTD Finance Charge Paid:	642.67	Finance Charge:	51.02
Total Due:	100.00	Payments & Credits:	58.98

For 2007 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	5.92	5.92	0.00	0.00

Total **Finance Charge** paid 642.67

ACCOUNT #: 48	FROM: 11/01/07	THROUGH: 11/30/07	PAGE: 2 of 2

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ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

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Total $

Subtract Items Outstanding $

Balance $

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE[illegible]

ACCOUNT #	FROM	THROUGH	PAGE
[illegible]48	12/01/07	12/31/07	1 of 2

P.O. Box 190012, North Charleston, SC 29419-9012
Tel 843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

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Hurry! This is a limited time offer. Contact us today for more details and to apply for your new mortgage. Equal Housing Lender.

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance: 200.68

A dividend of .39 will be posted to your account on 01/01/08

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 5.92

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance: 4,974.34

Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
12/01	SINGLE LIFE	-4.38		-4.38	4,978.72
12/01	DISABILITY	-14.92		-14.92	4,993.64

New Loan Balance			4,993.64
Due Date:	02/16/08	Loan Limit:	5,500.00
Current Payment:	100.00	Available Funds:	506.36
Past Due:	0.00	Debits:	19.30
YTD Finance Charge Paid:	642.67	Finance Charge:	0.00
Total Due:	100.00	Payments & Credits:	0.00

For 2007 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	5.92	5.92	0.00	0.00

Total **Finance Charge** paid 642.67

ACCOUNT #	FROM	THROUGH	PAGE
48	12/01/07	12/31/07	2 of 2

In Case of Errors or Questions About Your Electronic Transfers

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA FEDERAL CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	01/01/08	01/31/08	1 of 2

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STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 200.68

DATE	DESCRIPTION	AMOUNT	BALANCE
01/01	DIVIDEND	0.39	201.07
01/18	Deposit	25.00	226.07
01/23	Withdrawal	-40.00	186.07
01/23	Deposit	548.63	734.70
01/23	Transfer to 48-71	-25.00	709.70

Annual Percentage Yield earned from 10/01/07 through 12/31/07 is .60
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.39

CHECKING
SUFFIX NO.: 71

Beginning Balance:		0.00
Deposits	25.00	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		25.00
* Transactions other than checks		
Average Daily Balance		25.00

DATE	DESCRIPTION	AMOUNT	BALANCE
01/23	Transfer from 48-00	25.00	25.00

Y-T-D Dividends: 0.00

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance: 0.00

DATE	DESCRIPTION	AMOUNT	BALANCE
01/28	Deposit	32.00	32.00

Y-T-D Dividends: 0.00

ACCOUNT #	FROM	THROUGH	PAGE
148	01/01/08	01/31/08	2 of 2

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,993.64
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
01/01	SINGLE LIFE	-4.39		-4.39	4,998.03
01/01	DISABILITY	-14.98		-14.98	5,013.01
01/18	Loan Payment	50.00		50.00	4,963.01

New Loan Balance			4,963.01
Due Date:	02/16/08	Loan Limit:	5,500.00
Current Payment:	100.00	Available Funds:	536.99
Past Due:	0.00	Debits:	19.37
YTD Finance Charge Paid:	0.00	Finance Charge:	0.00
Total Due:	100.00	Payments & Credits:	50.00

For 2008 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.39	0.39	0.00	0.00

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA FEDERAL
CREDIT UNION

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ACCOUNT #	FROM	THROUGH	PAGE
48	02/01/08	02/29/08	1 of 2

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DOROTHY H SISTRUNK
HOLD STATEMENT
DO NOT MAIL

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 709.70

DATE	DESCRIPTION	AMOUNT	BALANCE
02/05	Withdrawal	-100.00	609.70
02/08	Deposit	1,000.00	1,609.70
02/26	Deposit	200.00	1,809.70

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.39

CHECKING
SUFFIX NO.: 71

Beginning Balance: 25.00

Deposits	500.00	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		525.00
* Transactions other than checks		
Average Daily Balance		404.31

DATE	DESCRIPTION	AMOUNT	BALANCE
02/08	Deposit	500.00	525.00

Y-T-D Dividends: 0.00

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance: 32.00

DATE	DESCRIPTION	AMOUNT	BALANCE
02/26	Deposit	6.75	38.75

Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,963.01

Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

ACCOUNT #	FROM	THROUGH	PAGE
48	02/01/08	02/29/08	2 of 2

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
02/01	SINGLE LIFE	-4.37		-4.37	4,967.38
02/01	DISABILITY	-14.89		-14.89	4,982.27
02/12	Loan Payment	110.00	110.00	0.00	4,982.27

New Loan Balance			4,982.27
Due Date:	03/16/08	Loan Limit:	5,500.00
Current Payment:	100.00	Available Funds:	517.73
Past Due:	0.00	Debits:	19.26
YTD Finance Charge Paid:	110.00	Finance Charge:	110.00
Total Due:	100.00	Payments & Credits:	0.00

For 2008 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.39	0.39	0.00	0.00
Total **Finance Charge** paid	110.00				

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA FEDERAL CREDIT UNION

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ACCOUNT #	FROM	THROUGH	PAGE
48	03/01/08	03/31/08	1 of 2

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DOROTHY H SISTRUNK
HOLD STATEMENT
DO NOT MAIL

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 1,809.70

A dividend of 1.13 will be posted to your account on 04/01/08

DATE	DESCRIPTION	AMOUNT	BALANCE
03/14	Withdrawal	-175.00	1,634.70
03/18	Withdrawal	-100.00	1,534.70

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.39

CHECKING
SUFFIX NO.: 71

Beginning Balance: 525.00

A dividend of .15 will be posted to your account on 04/01/08

Deposits	0.00	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		525.00
* Transactions other than checks		
Average Daily Balance		525.00

Y-T-D Dividends: 0.00

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance: 38.75

A dividend of .03 will be posted to your account on 04/01/08

Y-T-D Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,982.27

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
03/01	SINGLE LIFE	-4.38		-4.38	4,986.65
03/01	DISABILITY	-14.95		-14.95	5,001.60
03/14	Loan Payment	110.00	110.00	0.00	5,001.60

New Loan Balance			5,001.60
Due Date:	04/16/08	Loan Limit:	5,500.00
Current Payment:	101.00	Available Funds:	498.40
Past Due:	0.00	Debits:	19.33
YTD Finance Charge Paid:	220.00	Finance Charge:	110.00
Total Due:	101.00	Payments & Credits:	0.00

For 2008 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.39	0.39	0.00	0.00
Total **Finance Charge** paid	220.00				

IRA owners receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	04/01/08	04/30/08	1 of 2

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DOROTHY H SISTRUNK
HOLD STATEMENT
DO NOT MAIL

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 1,534.70

DATE	DESCRIPTION	AMOUNT	BALANCE
04/01	DIVIDEND	1.13	1,535.83
04/30	BAD ADDRESS FEE	-5.00	1,530.83

Annual Percentage Yield earned from 01/01/08 through 03/31/08 is .40
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 1.52

CHECKING
SUFFIX NO.: 71

Beginning Balance:		525.00
Deposits	0.15	
Checks	0.00	
Debits*	100.00	
Maint/Service Charges	0.00	
Ending Balance		425.15
* Transactions other than checks		
Average Daily Balance		445.15

DATE	DESCRIPTION	AMOUNT	BALANCE
04/01	DIVIDEND	0.15	525.15
04/07	Withdrawal	-100.00	425.15

Annual Percentage Yield earned from 01/23/08 through 03/31/08 is .19
Y-T-D Dividends: 0.15

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance: 38.75

DATE	DESCRIPTION	AMOUNT	BALANCE
04/01	DIVIDEND	0.03	38.78
04/17	Deposit	17.25	56.03

Annual Percentage Yield earned from 01/28/08 through 03/31/08 is .48
Y-T-D Dividends: 0.03

ACCOUNT #	FROM	THROUGH	PAGE
48	04/01/08	04/30/08	2 of 2

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			5,001.60
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
04/01	SINGLE LIFE	-4.40		-4.40	5,006.00
04/01	DISABILITY	-15.00		-15.00	5,021.00
04/14	Loan Payment	101.00	87.77	13.23	5,007.77
04/14	Loan Payment	9.00		9.00	4,998.77

New Loan Balance			4,998.77
Due Date:	05/16/08	Loan Limit:	5,500.00
Current Payment:	100.00	Available Funds:	501.23
Past Due:	0.00	Debits:	19.40
YTD Finance Charge Paid:	307.77	Finance Charge:	87.77
Total Due:	100.00	Payments & Credits:	22.23

For 2008 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	1.70	1.70	0.00	0.00
Total **Finance Charge** paid	307.77				

IRA owners are required to provide written direction for all prior year contributions. This includes direct deposits or transfers.

IRA owners receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $ _____

Add
Deposits not Credited in this Statement (if any) $ _____

Total $ _____

Subtract
Items Outstanding $ _____

Balance $ _____

Your register should show this balance.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	05/01/08	05/31/08	1 of 2

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DOROTHY H SISTRUNK
1423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	1,530.83

DATE	DESCRIPTION	AMOUNT	BALANCE
05/27	Withdrawal	-40.00	1,490.83

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 1.52

CHECKING
SUFFIX NO.: 71

Beginning Balance:		425.15
Deposits	357.72	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		782.87
* Transactions other than checks		
Average Daily Balance		644.40

DATE	DESCRIPTION	AMOUNT	BALANCE
05/13	Deposit	357.72	782.87

Y-T-D Dividends: 0.15

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance:	56.03
Y-T-D Dividends: 0.03	

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,998.77
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
05/01	SINGLE LIFE	-4.40		-4.40	5,003.17
05/01	DISABILITY	-15.00		-15.00	5,018.17
05/15	Loan Payment	110.00	63.79	46.21	4,971.96

New Loan Balance			4,971.96
Due Date:	06/16/08	Loan Limit:	5,500.00
Current Payment:	100.00	Available Funds:	528.04
Past Due:	0.00	Debits:	19.40
YTD Finance Charge Paid:	371.56	Finance Charge:	63.79
Total Due:	100.00	Payments & Credits:	46.21

For 2008 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	1.70	1.70	0.00	0.00
Total **Finance Charge** paid	371.56				

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]8	06/01/08	06/30/08	1 of 2

P.O. Box 190012, North Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

DOROTHY H SISTRUNK
1423 BAYNE STREET
ORANGEBURG SC 29115

Late Loan Payment Fee Change

Effective August 1, 2008

Late loan payment fee calculations for Personal Access Lines (PAL), personal loans, share and certificate loans, and vehicle loans will change to:

5% of the payment
Minimum fee of $6.20
Maximum fee of $15.50

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance:	1,490.83
A dividend of 1.15 will be posted to your account on 07/01/08	

DATE	DESCRIPTION	AMOUNT	BALANCE
06/18	Deposit	100.00	1,590.83

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 1.52

CHECKING
SUFFIX NO: 71

Beginning Balance:	782.87
A dividend of .16 will be posted to your account on 07/01/08	
Deposits	200.00
Checks	0.00
Debits*	100.00
Maint/Service Charges	0.00
Ending Balance	882.87
* Transactions other than checks	
Average Daily Balance	779.54

DATE	DESCRIPTION	AMOUNT	BALANCE
06/04	Withdrawal	-100.00	682.87
06/18	Deposit	200.00	882.87

Y-T-D Dividends: 0.15

DREAM ACCOUNT
SUFFIX NO: 63

Beginning Balance:	56.03
A dividend of .04 will be posted to your account on 07/01/08	

DATE	DESCRIPTION	AMOUNT	BALANCE
06/18	Deposit	15.77	71.80

Y-T-D Dividends: 0.03

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	06/01/08	06/30/08	2 of 2

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance:			4,971.96
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
06/01	SINGLE LIFE	-4.38		-4.38	4,976.34
06/01	DISABILITY	-14.92		-14.92	4,991.26

New Loan Balance			4,991.26
Due Date:	07/16/08	Loan Limit:	5,500.00
Current Payment:	100.00	Available Funds:	508.74
Past Due:	16.00	Debits:	19.30
YTD Finance Charge Paid:	371.56	Finance Charge:	0.00
Total Due:	116.00	Payments & Credits:	0.00

For 2008 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	1.70	1.70	0.00	0.00
Total **Finance Charge** paid	371.56				

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $ _____

Add
Deposits not Credited in this Statement (if any) $ _____

Total $ _____

Subtract
Items Outstanding $ _____

Balance $ _____

Your register should show this balance.

Special Rule for Credit Card Purchases
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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE EMPLOYED

ACCOUNT #	FROM	THROUGH	PAGE
8	07/01/08	07/31/08	1 of 2

P.O. Box 190012, North Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

Two dividend amounts appear on your statement this month. Both are effective July 1 and one is labeled "Additional Dividends."

Dividends posted July 1 were based on an incorrect rate, which we resolved with the posting of "Additional Dividends." You now have received the **correct dividend dollars due as of June 30** and there is no negative impact to you.

DOROTHY H SISTRUNK
1423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 1,590.83

DATE	DESCRIPTION	AMOUNT	BALANCE
07/01	DIVIDEND	1.15	1,591.98
07/01	ADDITIONAL DIVIDEND	0.37	1,592.35
07/28	Deposit	225.00	1,817.35

Annual Percentage Yield earned from 04/01/08 through 06/30/08 is .40
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 3.04

CHECKING
SUFFIX NO.: 71

Beginning Balance: 882.87

Deposits	0.31	
Checks	0.00	
Debits*	366.00	
Maint/Service Charges	0.00	
Ending Balance		517.18
* Transactions other than checks		
Average Daily Balance		528.99

DATE	DESCRIPTION	AMOUNT	BALANCE
07/01	DIVIDEND	0.16	883.03
07/02	Withdrawal	-16.00	867.03
07/02	Withdrawal	-350.00	517.03
07/01	ADDITIONAL DIVIDEND	0.15	517.18

Annual Percentage Yield earned from 04/01/08 through 06/30/08 is .20
Y-T-D Dividends: 0.46

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance: 71.80

DATE	DESCRIPTION	AMOUNT	BALANCE
07/01	DIVIDEND	0.04	71.84
07/01	ADDITIONAL DIVIDEND	0.02	71.86
07/28	Deposit	5.00	76.86

ACCOUNT #	FROM	THROUGH	PAGE #
48	07/01/08	07/31/08	2 of 2

Annual Percentage Yield earned from 04/01/08 through 06/30/08 is .44
Y-T-D Dividends: 0.09

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance:			4,991.26
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
07/01	SINGLE LIFE	-4.39		-4.39	4,995.65
07/01	DISABILITY	-14.97		-14.97	5,010.62
07/02	Loan Payment	16.00	11.00	0.00	
	LATE CHARGE:		5.00		5,010.62
07/18	Loan Payment	100.00	100.00	0.00	5,010.62
07/18	Loan Payment	10.00		10.00	5,000.62

New Loan Balance			5,000.62
Due Date:	08/16/08	Loan Limit:	5,500.00
Current Payment:	101.00	Available Funds:	499.38
Past Due:	0.00	Debits:	19.36
YTD Finance Charge Paid:	482.56	Finance Charge:	111.00
Total Due:	101.00	Payments & Credits:	10.00

For 2008 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	3.59	3.59	0.00	0.00

Total **Finance Charge** paid 482.56

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	08/01/08	08/31/08	1 of 2

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Card for back-to-school purchases.

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DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	1,817.35

DATE	DESCRIPTION	AMOUNT	BALANCE
08/07	Deposit	400.00	2,217.35
08/14	Withdrawal	-2,187.00	30.35

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 3.04

CHECKING
SUFFIX NO.: 71

Beginning Balance:		517.18
Deposits	0.00	
Checks	0.00	
Debits*	50.00	
Maint/Service Charges	0.00	
Ending Balance		467.18
* Transactions other than checks		
Average Daily Balance		505.89

DATE	DESCRIPTION	AMOUNT	BALANCE
08/25	Withdrawal	-50.00	467.18

Y-T-D Dividends: 0.46

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance:	76.86

DATE	DESCRIPTION	AMOUNT	BALANCE
08/21	Deposit	10.00	86.86

Y-T-D Dividends: 0.09

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			5,000.62
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

ACCOUNT #	FROM	THROUGH	PAGE
48	08/01/08	08/31/08	2 of 2

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
08/01	SINGLE LIFE	-4.40		-4.40	5,005.02
08/01	DISABILITY	-15.00		-15.00	5,020.02
08/21	Loan Payment	110.00	90.32	19.68	5,000.34

New Loan Balance			5,000.34
Due Date:	09/16/08	Loan Limit:	5,500.00
Current Payment:	101.00	Available Funds:	499.66
Past Due:	0.00	Debits:	19.40
YTD Finance Charge Paid:	572.88	Finance Charge:	90.32
Total Due:	101.00	Payments & Credits:	19.68

For 2008 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	3.59	3.59	0.00	0.00

Total **Finance Charge** paid 572.88

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	09/01/08	09/30/08	1 of 2

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DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	30.35
A dividend of .64 will be posted to your account on 10/01/08	
Credit union bylaws require that members maintain a minimum $5.00 share account balance.	
Y-T-D Dividends: 3.04	

CHECKING
SUFFIX NO.: 71

Beginning Balance:		467.18
A dividend of .13 will be posted to your account on 10/01/08		
Deposits	97.00	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		564.18
* Transactions other than checks		
Average Daily Balance		512.45

DATE	DESCRIPTION	AMOUNT	BALANCE
09/17	Deposit	97.00	564.18

Y-T-D Dividends: 0.46

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance:	86.86
A dividend of .06 will be posted to your account on 10/01/08	

DATE	DESCRIPTION	AMOUNT	BALANCE
09/02	Deposit	8.00	94.86
09/17	Deposit	11.00	105.86

Y-T-D Dividends: 0.09

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			5,000.34
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
09/01	SINGLE LIFE	-4.40		-4.40	5,004.74

ACCOUNT #	FROM	THROUGH	PAGE
8	09/01/08	09/30/08	2 of 2

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
09/01	DISABILITY	-15.00		-15.00	5,019.74
09/16	Loan Payment	110.00	53.54	56.46	4,963.28

New Loan Balance			4,963.28
Due Date:	10/16/08	Loan Limit:	5,500.00
Current Payment:	100.00	Available Funds:	536.72
Past Due:	0.00	Debits:	19.40
YTD Finance Charge Paid:	626.42	Finance Charge:	53.54
Total Due:	100.00	Payments & Credits:	56.46

For 2008 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	3.59	3.59	0.00	0.00
Total **Finance Charge** paid	626.42				

IRA owners receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

As part of our external audit procedures, the Supervisory Committee would like for you to verify your account information. If the information is correct, please disregard this audit request. However, if there are discrepancies, please write to our Supervisory Committee. Please reference your letter with your name, account number, address, and a description of the discrepancy. Please mail this information to: Supervisory Committee, South Carolina Federal Credit Union, Post Office Box 60935, North Charleston, South Carolina 29419-0935. Thank you for your assistance and cooperation.

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at 1-800-845-0432 or in Charleston at 797-8300 or write us at South Carolina Federal Credit Union PO Box 190012 N. Charleston, SC 29419-9012 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $ _____

Add

Deposits not Credited in this Statement (if any) $ _____

Total $ _____

Subtract Items Outstanding $ _____

Balance $ _____

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA FEDERAL
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ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	10/01/08	10/31/08	1 of 2

P.O. Box 190012, North Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

eStatements are free, low-stress, (secure, easy-on-the-earth, electronic account statements that have the same value and look as paper statements!

In mid-January 2009 the process for eStatements will be more convenient for iTeller users with one simple prompt to accept.

DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance: 30.35

DATE	DESCRIPTION	AMOUNT	BALANCE
10/01	DIVIDEND	0.64	30.99

Annual Percentage Yield earned from 07/01/08 through 09/30/08 is .30
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 3.68

CHECKING
SUFFIX NO: 71

Beginning Balance: 564.18

Deposits	33.96	
Checks	0.00	
Debits*	270.00	
Maint/Service Charges	0.00	
Ending Balance		328.14
* Transactions other than checks		
Average Daily Balance		520.70

DATE	DESCRIPTION	AMOUNT	BALANCE
10/01	DIVIDEND	0.13	564.31
10/09	Deposit	33.83	598.14
10/21	Withdrawal	-150.00	448.14
10/28	Withdrawal	-120.00	328.14

Annual Percentage Yield earned from 07/01/08 through 09/30/08 is .10
Y-T-D Dividends: 0.59

DREAM ACCOUNT
SUFFIX NO: 63

Beginning Balance: 105.86

DATE	DESCRIPTION	AMOUNT	BALANCE
10/01	DIVIDEND	0.06	105.92
10/16	Deposit	3.60	109.52

Annual Percentage Yield earned from 07/01/08 through 09/30/08 is .28
Y-T-D Dividends: 0.15

ACCOUNT #	FROM	THROUGH	PAGE
18	10/01/08	10/31/08	2 of 2

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,963.28
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
10/01	SINGLE LIFE	-4.37		-4.37	4,967.65
10/01	DISABILITY	-13.40		-13.40	4,981.05
10/06	Loan Payment	55.00		55.00	4,926.05
10/28	Loan Payment	100.00	85.38	14.62	4,911.43

New Loan Balance			4,911.43
Due Date:	11/16/08	Loan Limit:	5,500.00
Current Payment:	99.00	Available Funds:	588.57
Past Due:	0.00	Debits:	17.77
YTD Finance Charge Paid:	711.80	Finance Charge:	85.38
Total Due:	99.00	Payments & Credits:	69.62

For 2008 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	4.42	4.42	0.00	0.00
Total **Finance Charge** paid	711.80				

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases
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SOUTH CAROLINA FEDERAL
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ACCOUNT #	FROM	THROUGH	PAGE
48	11/01/08	11/30/08	1 of 2

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Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

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Call us, visit a branch or scfederal.org/mobile for details.

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	30.99

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 3.68

CHECKING
SUFFIX NO.: 71

Beginning Balance:		328.14
Deposits	0.00	
Checks	0.00	
Debits*	100.00	
Maint/Service Charges	0.00	
Ending Balance		228.14
* Transactions other than checks		
Average Daily Balance		281.47

DATE	DESCRIPTION	AMOUNT	BALANCE
11/17	Withdrawal	-100.00	228.14

Y-T-D Dividends: 0.59

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance:	109.52
Y-T-D Dividends: 0.15	

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,911.43
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
11/01	SINGLE LIFE	-4.32		-4.32	4,915.75
11/01	DISABILITY	-13.26		-13.26	4,929.01
11/17	Loan Payment	99.00	40.48	58.52	4,870.49

ACCOUNT #	FROM	THROUGH	PAGE
148	11/01/08	11/30/08	2 of 2

New Loan Balance			4,870.49
Due Date:	12/16/08	Loan Limit:	5,500.00
Current Payment:	98.00	Available Funds:	629.51
Past Due:	0.00	Debits:	17.58
YTD Finance Charge Paid:	752.28	Finance Charge:	40.48
Total Due:	98.00	Payments & Credits:	58.52

For 2008 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	4.42	4.42	0.00	0.00
Total **Finance Charge** paid	752.28				

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA FEDERAL
CREDIT UNION

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ACCOUNT #	FROM	THROUGH	PAGE
48	12/01/08	12/31/08	1 of 2

P.O. Box 190012, North Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

For your protection, there are transaction limits in place to safeguard your accounts. We have increased security and new limits have been established for payment manager, iTeller and debit card transactions.

For a complete list of limits ask for a new account agreement at any branch location.

DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

IRA owners are required to provide written direction for all prior year contributions. This includes direct deposits or transfers.

Beginning Balance:	30.99

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 3.68

CHECKING
SUFFIX NO.: 71

Beginning Balance:		228.14
A dividend of .08 will be posted to your account on 01/01/09		
Deposits	0.00	
Checks	0.00	
Debits*	100.00	
Maint/Service Charges	0.00	
Ending Balance		128.14
* Transactions other than checks		
Average Daily Balance		195.88

DATE	DESCRIPTION	AMOUNT	BALANCE
12/22	Withdrawal	-100.00	128.14

Y-T-D Dividends: 0.59

DREAM ACCOUNT
SUFFIX NO.: 63

IRA owners are required to provide written direction for all prior year contributions. This includes direct deposits or transfers.

Beginning Balance:	109.52
A dividend of .09 will be posted to your account on 01/01/09	

DATE	DESCRIPTION	AMOUNT	BALANCE
12/22	Deposit	137.90	247.42

Y-T-D Dividends: 0.15

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,870.49
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
12/01	SINGLE LIFE	-4.29		-4.29	4,874.78
12/01	DISABILITY	-13.15		-13.15	4,887.93
12/12	Loan Payment	50.00	50.00	0.00	4,887.93

ACCOUNT #	FROM	THROUGH	PAGE
48	12/01/08	12/31/08	2 of 2

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
12/22	Loan Payment	50.00	20.21	29.79	4,858.14

New Loan Balance			4,858.14
Due Date:	01/16/09	Loan Limit:	5,500.00
Current Payment:	98.00	Available Funds:	641.86
Past Due:	0.00	Debits:	17.44
YTD Finance Charge Paid:	822.49	Finance Charge:	70.21
Total Due:	98.00	Payments & Credits:	29.79

For 2008 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	4.42	4.42	0.00	0.00
Total **Finance Charge** paid	822.49				

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases
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SOUTH CAROLINA FEDERAL
CREDIT UNION

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ACCOUNT #	FROM	THROUGH	PAGE
[redacted]18	01/01/09	01/31/09	1 of 2

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DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

IRA owners are required to provide written direction for all prior year contributions. This includes direct deposits or transfers.

Beginning Balance:	30.99

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

CHECKING
SUFFIX NO.: 71

Effective 1/31/2009, any dividends earned on this account will be paid monthly.

Beginning Balance:		128.14
Deposits	0.08	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		128.22
* Transactions other than checks		
Average Daily Balance		128.22

DATE	DESCRIPTION	AMOUNT	BALANCE
01/01	DIVIDEND	0.08	128.22

Annual Percentage Yield earned from 10/01/08 through 12/31/08 is .10
Y-T-D Dividends: 0.08

DREAM ACCOUNT
SUFFIX NO.: 63

IRA owners are required to provide written direction for all prior year contributions. This includes direct deposits or transfers.

Beginning Balance:	247.42

DATE	DESCRIPTION	AMOUNT	BALANCE
01/01	DIVIDEND	0.09	247.51
01/08	Deposit	20.00	267.51
01/20	Deposit	15.00	282.51

Annual Percentage Yield earned from 10/01/08 through 12/31/08 is .29
Y-T-D Dividends: 0.09

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,858.14
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
01/01	SINGLE LIFE	-4.28		-4.28	4,862.42

ACCOUNT #	FROM	THROUGH	PAGE
48	01/01/09	01/31/09	2 of 2

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
01/01	DISABILITY	-13.12		-13.12	4,875.54
01/08	Loan Payment	50.00	33.99	16.01	4,859.53
01/20	Loan Payment	50.00	23.96	26.04	4,833.49

New Loan Balance			4,833.49
Due Date:	02/16/09	Loan Limit:	5,500.00
Current Payment:	97.00	Available Funds:	666.51
Past Due:	0.00	Debits:	17.40
YTD Finance Charge Paid:	57.95	Finance Charge:	57.95
Total Due:	97.00	Payments & Credits:	42.05

For 2009 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.17	0.17	0.00	0.00
Total **Finance Charge** paid	57.95				

IRA owners receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

In Case of Errors or Questions About Your Electronic Transfers

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFESIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	02/01/09	02/28/09	1 of 2

P.O. Box 190012, North Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

Attention
18-25-year-olds!
We have extended the search for the
Young & Free SC spokesperson.
The new deadline is Friday, March 13.
Go to YoungFreeSC.com.

DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

IRA owners are required to provide written direction for all prior year contributions. This includes direct deposits or transfers.

Beginning Balance:	30.99

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

CHECKING
SUFFIX NO.: 71

Beginning Balance:		128.22
Deposits	2,783.72	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		2,911.94
* Transactions other than checks		
Average Daily Balance		1,718.92

DATE	DESCRIPTION	AMOUNT	BALANCE
02/13	Deposit	2,783.72	2,911.94

Y-T-D Dividends: 0.08

DREAM ACCOUNT
SUFFIX NO.: 63

IRA owners are required to provide written direction for all prior year contributions. This includes direct deposits or transfers.

Beginning Balance:	282.51
Y-T-D Dividends: 0.09	

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,833.49
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
02/01	SINGLE LIFE	-4.25		-4.25	4,837.74
02/01	DISABILITY	-13.05		-13.05	4,850.79

New Loan Balance			4,850.79
Due Date:	03/16/09	Loan Limit:	5,500.00
Current Payment:	98.00	Available Funds:	649.21
Past Due:	75.00	Debits:	17.30
YTD Finance Charge Paid:	57.95	Finance Charge:	0.00
Total Due:	173.00	Payments & Credits:	0.00

For 2009 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.17	0.17	0.00	0.00
Total **Finance Charge** paid	57.95				

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	03/01/09	03/31/09	1 of 2

P.O. Box 190012, North Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

With South Carolina Federal Credit Union's **CURewards** program you earn points every time you use your debit card. Remember to select **"credit" or sign for your purchase** at the point of sale. Check out all the travel, gift cards and merchandise you can get with your points at www.curewards.com.

DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 30.99

A dividend of .17 will be posted to your account on 04/01/09

DATE	DESCRIPTION	AMOUNT	BALANCE
03/02	Deposit	600.00	630.99
03/31	Monthly Service Charge Account Service Fee	-1.00	629.99

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
Y-T-D Dividends: 0.00

CHECKING
SUFFIX NO.: 71

Our standard procedure is to refund fees only in the event of credit union error. Since fees are applied to cover the cost of processing, they may not be waived unless there has been a credit union error.

Beginning Balance: 2,911.94

Deposits	0.00	
Checks	0.00	
Debits*	50.00	
Maint/Service Charges	0.00	
Ending Balance		2,861.94
* Transactions other than checks		
Average Daily Balance		2,903.88

DATE	DESCRIPTION	AMOUNT	BALANCE
03/27	Withdrawal	50.00	2,861.94

Y-T-D Dividends: 0.08

Summary of Overdraft and Returned Item Fees
Paid NSF
Total overdraft fees charged this period 0.00
Total overdraft fees charged year-to-date 0.00
NSF
Total returned item fees charged this period 0.00
Total returned item fees charged year-to-date 0.00

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance: 282.51

A dividend of .21 will be posted to your account on 04/01/09

DATE	DESCRIPTION	AMOUNT	BALANCE
03/02	Deposit	12.00	294.51

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	03/01/09	03/31/09	2 of 2

DATE	DESCRIPTION	AMOUNT	BALANCE
03/17	Deposit	10.00	304.51

Y-T-D Dividends: 0.09

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,850.79
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
03/01	SINGLE LIFE	-4.27		-4.27	4,855.06
03/01	DISABILITY	-13.10		-13.10	4,868.16
03/02	Loan Payment	100.00	81.66	18.34	4,849.82
03/17	Loan Payment	50.00	29.90	20.10	4,829.72

New Loan Balance			4,829.72
Due Date:	04/16/09	Loan Limit:	5,500.00
Current Payment:	97.00	Available Funds:	670.28
Past Due:	23.00	Debits:	17.37
YTD Finance Charge Paid:	169.51	Finance Charge:	111.56
Total Due:	120.00	Payments & Credits:	38.44

For 2009 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.17	0.17	0.00	0.00

Total **Finance Charge** paid 169.51

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases
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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	04/01/09	04/30/09	1 of 2

P.O. Box 190012, North Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

South Carolina Federal Credit Union aims to be a good steward of natural resources. Beginning May 2009, your monthly *InBalance* newsletter is available electronically with eStatements and at scfederal.org and paper newsletters will mail with quarterly statements only.

DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 629.99

DATE	DESCRIPTION	AMOUNT	BALANCE
04/01	DIVIDEND	0.17	630.16
04/09	Transfer from 48-71	2,000.00	2,630.16
04/15	Transfer to Loan 48-10	-23.00	2,607.16
04/30	Monthly Service Charge	-1.00	2,606.16
	Account Service Fee		

Annual Percentage Yield earned from 01/01/09 through 03/31/09 is .30
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 0.17

CHECKING
SUFFIX NO.: 71

Beginning Balance: 2,861.94

Deposits	0.00	
Checks	0.00	
Debits*	2,300.00	
Maint/Service Charges	0.00	
Ending Balance		561.94
* Transactions other than checks		
Average Daily Balance		1,175.27

DATE	DESCRIPTION	AMOUNT	BALANCE
04/09	Transfer to 48-00	-2,000.00	861.94
04/09	Withdrawal	-300.00	561.94

YTD Dividends: 0.08

Summary of Overdraft and Returned Item Fees
Paid NSF
Total overdraft fees charged this period 0.00
Total overdraft fees charged year-to-date 0.00
NSF
Total returned item fees charged this period 0.00
Total returned item fees charged year-to-date 0.00

DREAM ACCOUNT
SUFFIX NO.: 63

Certificate owners always receive a reminder prior to the maturity date. Please note that a separate notice is not mailed when a certificate is automatically renewed. The new terms and maturity date will be specified on your statement.

Beginning Balance: 304.51

ACCOUNT #	FROM	THROUGH	PAGE
48	04/01/09	04/30/09	2 of 2

DATE	DESCRIPTION	AMOUNT	BALANCE
04/01	DIVIDEND	0.21	304.72

Annual Percentage Yield earned from 01/01/09 through 03/31/09 is .30
YTD Dividends: 0.30

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance:			4,829.72
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION		AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
04/01	SINGLE LIFE		-4.25		-4.25	4,833.97
04/01	DISABILITY		-13.04		-13.04	4,847.01
04/15	Transfer from	48-00	23.00	16.80	0.00	
		LATE CHARGE:		6.20		4,847.01
04/27	Loan Payment		100.00	64.76	35.24	4,811.77

New Loan Balance			4,811.77
Due Date:	05/16/09	Loan Limit:	5,500.00
Current Payment:	97.00	Available Funds:	688.23
Past Due:	0.00	Debits:	17.29
YTD Finance Charge Paid:	251.07	Finance Charge:	81.56
Total Due:	97.00	Payments & Credits:	35.24

For 2009 Reporting:	IRA Y-T-D Dividends	Other Y-T-D Dividends	Total Y-T-D Dividends	Total Y-T-D Withholding	Total Y-T-D Forfeitures
	0.00	0.55	0.55	0.00	0.00
Total **Finance Charge** paid	251.07				

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE[illegible]

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	05/01/09	05/31/09	1 of 2

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

When using your debit card make sure to select **"credit"** and *sign* for your purchases to earn valuable ***CURewards***™ points!

Sometimes those machines in the checkout lines can be tricky. If it is unclear, simply ask the cashier for assistance on how to process your debit transaction as credit.

DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	2,606.16

DATE	DESCRIPTION	AMOUNT	BALANCE
05/31	Monthly Service Charge Account Service Fee	-1.00	2,605.16

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 0.17

CHECKING
SUFFIX NO.: 71

Beginning Balance:		561.94
Deposits	0.00	
Checks	0.00	
Debits*	300.00	
Maint/Service Charges	0.00	
Ending Balance		261.94
* Transactions other than checks		
Average Daily Balance		407.10

DATE	DESCRIPTION	AMOUNT	BALANCE
05/11	Withdrawal	-200.00	361.94
05/26	Withdrawal	-100.00	261.94

YTD Dividends: 0.08

Summary of Overdraft and Returned Item Fees
Paid NSF
Total overdraft fees charged this period 0.00
Total overdraft fees charged YTD 0.00
NSF
Total returned item fees charged this period 0.00
Total returned item fees charged YTD 0.00

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance:	304.72

YTD Dividends: 0.30

ACCOUNT #	FROM	THROUGH	PAGE
48	05/01/09	05/31/09	2 of 2

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,811.77
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
05/01	SINGLE LIFE	-4.23		-4.23	4,816.00
05/01	DISABILITY	-12.99		-12.99	4,828.99
05/26	Loan Payment	97.00	57.52	39.48	4,789.51
05/26	Loan Payment	3.00		3.00	4,786.51

New Loan Balance			4,786.51
Due Date:	06/16/09	Loan Limit:	5,500.00
Current Payment:	96.00	Available Funds:	713.49
Past Due:	0.00	Debits:	17.22
YTD Finance Charge Paid:	308.59	Finance Charge:	57.52
Total Due:	96.00	Payments & Credits:	42.48

For 2009 Reporting:	IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
	0.00	0.55	0.55	0.00	0.00

Total **Finance Charge** paid 308.59

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA FEDERAL CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
148	06/01/09	06/30/09	1 of 2

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
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DOROTHY H SISTRUNK
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STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 2,605.16

A dividend of 1.74 will be posted to your account on 07/01/09

DATE	DESCRIPTION	AMOUNT	BALANCE
06/12	Withdrawal	-500.00	2,105.16
06/30	Monthly Service Charge	-1.00	2,104.16
	Account Service Fee		

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 0.17

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance: 304.72

A dividend of .23 will be posted to your account on 07/01/09

YTD Dividends: 0.30

CHECKING
SUFFIX NO.: 71

Beginning Balance: 261.94

Deposits	0.00	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		261.94
* Transactions other than checks		
Average Daily Balance		261.94

YTD Dividends: 0.08

Summary of Overdraft and Returned Item Fees

Paid NSF	
Total overdraft fees charged this period	0.00
Total overdraft fees charged YTD	0.00
NSF	
Total returned item fees charged this period	0.00
Total returned item fees charged YTD	0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,786.51

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

ACCOUNT #	FROM	THROUGH	PAGE
148	06/01/09	06/30/09	2 of 2

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
06/01	SINGLE LIFE	-4.21		-4.21	4,790.72
06/01	DISABILITY	-12.92		-12.92	4,803.64
06/19	Loan Payment	100.00	47.33	52.67	4,750.97

New Loan Balance			4,750.97
Due Date:	07/16/09	Loan Limit:	5,500.00
Current Payment:	96.00	Available Funds:	749.03
Past Due:	0.00	Debits:	17.13
YTD Finance Charge Paid:	355.92	Finance Charge:	47.33
Total Due:	96.00	Payments & Credits:	52.67

For 2009 Reporting:	IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
	0.00	0.55	0.55	0.00	0.00
Total **Finance Charge** paid	355.92				

IRA owners receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	07/01/09	07/31/09	1 of 2

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DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance: 2,104.16

DATE	DESCRIPTION	AMOUNT	BALANCE
07/01	DIVIDEND	1.74	2,105.90
07/15	Withdrawal	-400.00	1,705.90
07/31	Monthly Service Charge	-1.00	1,704.90
	Account Service Fee		

Annual Percentage Yield earned from 04/01/09 through 06/30/09 is .30
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 1.91

DREAM ACCOUNT
SUFFIX NO: 63

Beginning Balance: 304.72

DATE	DESCRIPTION	AMOUNT	BALANCE
07/01	DIVIDEND	0.23	304.95

Annual Percentage Yield earned from 04/01/09 through 06/30/09 is .30
YTD Dividends: 0.53

CHECKING
SUFFIX NO: 71

Beginning Balance: 261.94

Deposits	0.00	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		261.94
* Transactions other than checks		
Average Daily Balance		261.94

YTD Dividends: 0.08

Summary of Overdraft and Returned Item Fees
Paid NSF
Total overdraft fees charged this period 0.00
Total overdraft fees charged YTD 0.00
NSF
Total returned item fees charged this period 0.00
Total returned item fees charged YTD 0.00

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]8	07/01/09	07/31/09	2 of 2

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,750.97
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.04109590%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
07/01	SINGLE LIFE	-4.18		-4.18	4,755.15
07/01	DISABILITY	-12.83		-12.83	4,767.98

New Loan Balance			4,767.98
Due Date:	08/16/09	Loan Limit:	5,500.00
Current Payment:	96.00	Available Funds:	732.02
Past Due:	89.00	Debits:	17.01
YTD Finance Charge Paid:	355.92	Finance Charge:	0.00
Total Due:	185.00	Payments & Credits:	0.00

For 2009 Reporting:	IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
	0.00	2.52	2.52	0.00	0.00

Total **Finance Charge** paid 355.92

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	08/01/09	08/31/09	1 of 2

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Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

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DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	1,704.90

DATE	DESCRIPTION	AMOUNT	BALANCE
08/06	Withdrawal	-200.00	1,504.90
08/24	Withdrawal	-500.00	1,004.90
08/31	Monthly Service Charge	-1.00	1,003.90
	Account Service Fee		

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 1.91

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance:	304.95
YTD Dividends: 0.53	

CHECKING
SUFFIX NO.: 71

Beginning Balance:		261.94
Deposits	0.00	
Checks	0.00	
Debits*	200.00	
Maint/Service Charges	0.00	
Ending Balance		61.94
* Transactions other than checks		
Average Daily Balance		223.23

DATE	DESCRIPTION	AMOUNT	BALANCE
08/26	Withdrawal	-200.00	61.94

YTD Dividends: 0.08

Summary of Overdraft and Returned Item Fees
Paid NSF
Total overdraft fees charged this period 0.00
Total overdraft fees charged YTD 0.00
NSF
Total returned item fees charged this period 0.00
Total returned item fees charged YTD 0.00

ACCOUNT #	FROM	THROUGH	PAGE
48	08/01/09	08/31/09	2 of 2

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,767.98
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
08/01	SINGLE LIFE	-4.20		-4.20	4,772.18
08/01	DISABILITY	-12.87		-12.87	4,785.05
08/06	Loan Payment	100.00	93.80	0.00	
	LATE CHARGE:		6.20		4,785.05
08/18	Loan Payment	96.00	23.80	72.20	4,712.85
08/18	Loan Payment	4.00		4.00	4,708.85

New Loan Balance			4,708.85
Due Date:	09/30/09	Loan Limit:	5,500.00
Current Payment:	95.00	Available Funds:	791.15
Past Due:	0.00	Debits:	17.07
YTD Finance Charge Paid:	473.52	Finance Charge:	117.60
Total Due:	95.00	Payments & Credits:	76.20

For 2009 Reporting:	IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
	0.00	2.52	2.52	0.00	0.00

Total **Finance Charge** paid 473.52

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	09/01/09	09/30/09	1 of 2

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Tel 843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

DOROTHY H SISTRUNK
423 BAYNE STREET
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Notices Simplified - beginning in November, eStatements users will receive notices electronically, such as certificate renewals or fee notifications. An email will alert you when your **eNotice** is available and the actual **eNotice** will be secure and accessible sooner through iTeller.

Members who do not have eStatements will continue to receive paper notices through traditional mail and may experience a slight variation in delivery time.

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 1,003.90

A dividend of .36 will be posted to your account on 10/01/09

DATE	DESCRIPTION	AMOUNT	BALANCE
09/22	Withdrawal	-100.00	903.90
09/30	Monthly Service Charge	-1.00	902.90
	Account Service Fee		

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 1.91

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance: 304.95

A dividend of .08 will be posted to your account on 10/01/09

YTD Dividends: 0.53

CHECKING
SUFFIX NO.: 71

Beginning Balance: 61.94

Deposits	0.00	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		61.94
* Transactions other than checks		
Average Daily Balance		61.94

YTD Dividends: 0.08

Summary of Overdraft and Returned Item Fees

Paid NSF	
Total overdraft fees charged this period	0.00
Total overdraft fees charged YTD	0.00
NSF	
Total returned item fees charged this period	0.00
Total returned item fees charged YTD	0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,708.85

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

ACCOUNT #	FROM	THROUGH	PAGE
48	09/01/09	09/30/09	2 of 2

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
09/01	SINGLE LIFE	-4.14		-4.14	4,712.99
09/01	DISABILITY	-12.71		-12.71	4,725.70

New Loan Balance			4,725.70
Due Date:	10/31/09	Loan Limit:	5,500.00
Current Payment:	95.00	Available Funds:	774.30
Past Due:	84.00	Debits:	16.85
YTD Finance Charge Paid:	473.52	Finance Charge:	0.00
Total Due:	179.00	Payments & Credits:	0.00

For 2009 Reporting:	IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
	0.00	2.52	2.52	0.00	0.00

Total **Finance Charge** paid 473.52

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As part of our external audit procedures, the Supervisory Committee would like for you to verify your account information. If the information is correct, please disregard this audit request. However, if there are discrepancies, please write to our Supervisory Committee. Please reference your letter with your name, account number, address, and a description of the discrepancy. Please mail this information to: Supervisory Committee, South Carolina Federal Credit Union, Post Office Box 60935, N. Charleston, South Carolina 29419-0935. Thank you for your assistance and cooperation.

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

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SOUTH CAROLINA FEDERAL CREDIT UNION

LIFESIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	10/01/09	10/31/09	1 of 2

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

Earn Triple CURewards™ points from Black Friday (Nov. 27) until cyber Monday (Nov. 30), simply by using your debit card and signing for purchases.

DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance: 902.90

DATE	DESCRIPTION	AMOUNT	BALANCE
10/01	DIVIDEND	0.36	903.26
10/23	Withdrawal	-100.00	803.26
10/31	Monthly Service Charge	-1.00	802.26
	Account Service Fee		

Annual Percentage Yield earned from 07/01/09 through 09/30/09 is .10
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 2.27

DREAM ACCOUNT
SUFFIX NO: 63

Beginning Balance: 304.95

DATE	DESCRIPTION	AMOUNT	BALANCE
10/01	DIVIDEND	0.08	305.03
10/29	Withdrawal	-100.00	205.03

Annual Percentage Yield earned from 07/01/09 through 09/30/09 is .10
YTD Dividends: 0.61

CHECKING
SUFFIX NO: 71

Beginning Balance:		61.94
Deposits	0.00	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		61.94
* Transactions other than checks		
Average Daily Balance		61.94

YTD Dividends:	0.08

Summary of Overdraft and Returned Item Fees

Paid NSF	
Total overdraft fees charged this period	0.00
Total overdraft fees charged YTD	0.00
NSF	
Total returned item fees charged this period	0.00
Total returned item fees charged YTD	0.00

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance:			4,725.70
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
10/01	SINGLE LIFE	-4.16		-4.16	4,729.86
10/01	DISABILITY	-12.76		-12.76	4,742.62
10/09	Loan Payment	95.00	95.00	0.00	4,742.62

New Loan Balance			4,742.62
Due Date:	11/30/09	Loan Limit:	5,500.00
Current Payment:	95.00	Available Funds:	757.38
Past Due:	84.00	Debits:	16.92
YTD Finance Charge Paid:	568.52	Finance Charge:	95.00
Total Due:	179.00	Payments & Credits:	0.00

For 2009 Reporting:	IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
	0.00	2.96	2.96	0.00	0.00

Total **Finance Charge** paid 568.52

IRA owners receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	11/01/09	11/30/09	1 of 2

P.O. Box 190012, N. Charleston, SC 29419-9012
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DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

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- Safe and secure
- One size fits all

Stop in a pick up the perfect gift today.

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 802.26

DATE	DESCRIPTION	AMOUNT	BALANCE
11/20	Withdrawal	-200.00	602.26
11/30	Monthly Service Charge Account Service Fee	-1.00	601.26

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 2.27

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance: 205.03

DATE	DESCRIPTION	AMOUNT	BALANCE
11/12	Withdrawal	-50.00	155.03
11/25	Withdrawal	-100.00	55.03

YTD Dividends: 0.61

CHECKING
SUFFIX NO.: 71

Beginning Balance:		61.94
Deposits	0.00	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		61.94
* Transactions other than checks		
Average Daily Balance		61.94

YTD Dividends: 0.08

Summary of Overdraft and Returned Item Fees

Paid NSF	
Total overdraft fees charged this period	0.00
Total overdraft fees charged YTD	0.00
NSF	
Total returned item fees charged this period	0.00
Total returned item fees charged YTD	0.00

ACCOUNT #	FROM	THROUGH	PAGE
48	11/01/09	11/30/09	2 of 2

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,742.62
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
11/01	SINGLE LIFE.	-4.17		-4.17	4,746.79
11/01	DISABILITY	-12.81		-12.81	4,759.60
11/12	Loan Payment	97.00	72.29	24.71	4,734.89

New Loan Balance			4,734.89
Due Date:	12/31/09	Loan Limit:	5,500.00
Current Payment:	95.00	Available Funds:	765.11
Past Due:	82.00	Debits:	16.98
YTD Finance Charge Paid:	640.81	Finance Charge:	72.29
Total Due:	177.00	Payments & Credits:	24.71

For 2009 Reporting:	IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
	0.00	2.96	2.96	0.00	0.00
Total **Finance Charge** paid	640.81				

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement	$
Add Deposits not Credited in this Statement (if any)	$
Total	$
Subtract Items Outstanding	$
Balance	$

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE[illegible]

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	12/01/09	12/31/09	1 of 2

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

Effective **February 17, 2010**, the Negative Balance Fee will change to $5.00 per day after the fifth day a checking account balance is negative. This fee applies to all checking accounts, excluding those for members under the age of 18.

DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance:	601.26
A dividend of .19 will be posted to your account on 01/01/10	

DATE	DESCRIPTION	AMOUNT	BALANCE
12/31	Monthly Service Charge Account Service Fee	-1.00	600.26

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 2.27

DREAM ACCOUNT
SUFFIX NO: 63

Beginning Balance:	55.03
A dividend of .04 will be posted to your account on 01/01/10	
YTD Dividends: 0.61	

CHECKING
SUFFIX NO: 71

Beginning Balance:		61.94
Deposits	0.00	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		61.94
* Transactions other than checks		
Average Daily Balance		61.94
YTD Dividends: 0.08		

Summary of Overdraft and Returned Item Fees

Paid NSF	
Total overdraft fees charged this period	0.00
Total overdraft fees charged YTD	0.00
NSF	
Total returned item fees charged this period	0.00
Total returned item fees charged YTD	0.00

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance:			4,734.89
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	12/01/09	12/31/09	2 of 2

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
12/01	SINGLE LIFE	-4.17		-4.17	4,739.06
12/01	DISABILITY	-12.78		-12.78	4,751.84
12/17	Loan Payment	100.00	68.21	25.59	
	LATE CHARGE:		6.20		4,726.25

New Loan Balance			4,726.25
Due Date:	01/31/10	Loan Limit:	5,500.00
Current Payment:	95.00	Available Funds:	773.75
Past Due:	77.00	Debits:	16.95
YTD Finance Charge Paid:	709.02	Finance Charge:	68.21
Total Due:	172.00	Payments & Credits:	25.59

For 2009 Reporting:	IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
	0.00	2.96	2.96	0.00	0.00
Total **Finance Charge** paid	709.02				

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Outstanding Items	
ITEM NO.	AMOUNT

SOUTH CAROLINA FEDERAL CREDIT UNION

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ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	01/01/10	01/31/10	1 of 2

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

As required by law, a 1099-INT is provided for members earning $10 or more in dividends (interest) during a year. The dividends you earned for 2009 can be found on your year-end statement.

DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:			600.26

DATE	DESCRIPTION	AMOUNT	BALANCE
01/01	DIVIDEND	0.19	600.45
01/22	Withdrawal	-100.00	500.45
01/31	Monthly Service Charge	-1.00	499.45
	Account Service Fee		

Annual Percentage Yield earned from 10/01/09 through 12/31/09 is .10
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 0.19

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance:			55.03

DATE	DESCRIPTION	AMOUNT	BALANCE
01/01	DIVIDEND	0.04	55.07

Annual Percentage Yield earned from 10/01/09 through 12/31/09 is .09
YTD Dividends: 0.04

CHECKING
SUFFIX NO.: 71

Beginning Balance:			61.94
Deposits		0.00	
Checks		0.00	
Debits*		0.00	
Maint/Service Charges		0.00	
Ending Balance			61.94
* Transactions other than checks			
Average Daily Balance			61.94

YTD Dividends: 0.00

Summary of Overdraft and Returned Item Fees
Paid NSF
Total overdraft fees charged this period 0.00
Total overdraft fees charged YTD 0.00
NSF
Total returned item fees charged this period 0.00
Total returned item fees charged YTD 0.00

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	01/01/10	01/31/10	2 of 2

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance:			4,726.25
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
01/01	SINGLE LIFE	-4.16		-4.16	4,730.41
01/01	DISABILITY	-12.76		-12.76	4,743.17
01/15	Loan Payment	95.00	56.42	38.58	4,704.59
01/15	Loan Payment	5.00		5.00	4,699.59

New Loan Balance			4,699.59
Due Date:	02/28/10	Loan Limit:	5,500.00
Current Payment:	94.00	Available Funds:	800.41
Past Due:	76.00	Debits:	16.92
YTD Finance Charge Paid:	56.42	Finance Charge:	56.42
Total Due:	170.00	Payments & Credits:	43.58

For 2010 Reporting:	IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
	0.00	0.23	0.23	0.00	0.00

Total **Finance Charge** paid 56.42

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract
Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA FEDERAL
CREDIT UNION

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ACCOUNT#	FROM	THROUGH	PAGE
[redacted]48	02/01/10	02/28/10	1 of 2

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DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 499.45

DATE	DESCRIPTION	AMOUNT	BALANCE
02/16	Deposit	2,500.00	2,999.45
02/28	Monthly Service Charge Account Service Fee	-1.00	2,998.45

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 0.19

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance: 55.07

DATE	DESCRIPTION	AMOUNT	BALANCE
02/16	Deposit	200.00	255.07

YTD Dividends: 0.04

CHECKING
SUFFIX NO.: 71

Beginning Balance: 61.94

Deposits	300.00	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		361.94
* Transactions other than checks		
Average Daily Balance		201.23

DATE	DESCRIPTION	AMOUNT	BALANCE
02/16	Deposit	300.00	361.94

YTD Dividends:	0.00

Summary of Overdraft and Returned Item Fees

Paid NSF	
Total overdraft fees charged this period	0.00
Total overdraft fees charged YTD	0.00
NSF	
Total returned item fees charged this period	0.00
Total returned item fees charged YTD	0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,699.59

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
02/01	SINGLE LIFE	-4.14		-4.14	4,703.73
02/01	DISABILITY	-12.69		-12.69	4,716.42
02/16	Loan Payment	94.00	61.90	25.90	
	LATE CHARGE:		6.20		4,690.52
02/16	Loan Payment	6.00		6.00	4,684.52

New Loan Balance 4,684.52

Due Date:	03/31/10	Loan Limit:	5,500.00
Current Payment:	94.00	Available Funds:	815.48
Past Due:	76.00	Debits:	16.83
YTD Finance Charge Paid:	118.32	Finance Charge:	61.90
Total Due:	170.00	Payments & Credits:	31.90

For 2010 Reporting:	IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
	0.00	0.23	0.23	0.00	0.00

Total **Finance Charge** paid 118.32

IRA owners receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

SOUTH CAROLINA FEDERAL CREDIT UNION

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ACCOUNT #	FROM	THROUGH	PAGE
[redacted]8	03/01/10	03/31/10	1 of 2

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*Rates and terms are dependent upon your creditworthiness, collateral and are subject to change. Limited time offer.

DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 2,998.45

A dividend of .41 will be posted to your account on 04/01/10

DATE	DESCRIPTION	AMOUNT	BALANCE
03/05	Withdrawal	-100.00	2,898.45
03/16	Withdrawal	-100.00	2,798.45
03/16	Withdrawal	-150.00	2,648.45

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 0.19

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance: 255.07

A dividend of .04 will be posted to your account on 04/01/10

YTD Dividends: 0.04

CHECKING
SUFFIX NO.: 71

Beginning Balance: 361.94

Deposits	0.00	
Checks	0.00	
Debits*	100.00	
Maint/Service Charges	0.00	
Ending Balance		261.94
* Transactions other than checks		
Average Daily Balance		271.62

DATE	DESCRIPTION	AMOUNT	BALANCE
03/04	Withdrawal*	-100.00	261.94

YTD Dividends: 0.00

Summary of Overdraft and Returned Item Fees

Paid NSF	
Total overdraft fees charged this period	0.00
Total overdraft fees charged YTD	0.00
NSF	
Total returned item fees charged this period	0.00
Total returned item fees charged YTD	0.00

ACCOUNT #	FROM	THROUGH	PAGE
48	03/01/10	03/31/10	2 of 2

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,684.52
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
03/01	SINGLE LIFE	-4.12		-4.12	4,688.64
03/01	DISABILITY	-12.65		-12.65	4,701.29
03/04	Loan Payment	94.00	30.83	63.17	4,638.12
03/04	Loan Payment	6.00		6.00	4,632.12
03/16	Loan Payment	94.00	22.84	71.16	4,560.96
03/16	Loan Payment	6.00		6.00	4,554.96

New Loan Balance			4,554.96
Due Date:	04/30/10	Loan Limit:	5,500.00
Current Payment:	92.00	Available Funds:	945.04
Past Due:	0.00	Debits:	16.77
YTD Finance Charge Paid:	171.99	Finance Charge:	53.67
Total Due:	92.00	Payments & Credits:	146.33

For 2010 Reporting:	IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
	0.00	0.23	0.23	0.00	0.00

Total **Finance Charge** paid 171.99

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Outstanding Items	
ITEM NO.	AMOUNT

SOUTH CAROLINA FEDERAL
CREDIT UNION

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ACCOUNT #	FROM	THROUGH	PAGE
48	04/01/10	04/30/10	1 of 2

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Don't wait, apply today!

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STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 2,648.45

DATE	DESCRIPTION	AMOUNT	BALANCE
04/01	DIVIDEND	0.41	2,648.86
04/01	Withdrawal	-150.00	2,498.86

Annual Percentage Yield earned from 01/01/10 through 03/31/10 is .10
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 0.60

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance: 255.07

DATE	DESCRIPTION	AMOUNT	BALANCE
04/01	DIVIDEND	0.04	255.11

Annual Percentage Yield earned from 01/01/10 through 03/31/10 is .11
YTD Dividends: 0.08

CHECKING
SUFFIX NO.: 71

Beginning Balance: 261.94

Deposits	0.00	
Checks	0.00	
Debits*	200.00	
Maint/Service Charges	0.00	
Ending Balance		61.94
* Transactions other than checks		
Average Daily Balance		135.27

DATE	DESCRIPTION	AMOUNT	BALANCE
04/12	Withdrawal	-200.00	61.94

YTD Dividends:	0.00

Summary of Overdraft and Returned Item Fees

Paid NSF	
Total overdraft fees charged this period	0.00
Total overdraft fees charged YTD	0.00
NSF	
Total returned item fees charged this period	0.00
Total returned item fees charged YTD	0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,554.96
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
04/01	SINGLE LIFE	-4.01		-4.01	4,558.97
04/01	DISABILITY	-12.30		-12.30	4,571.27

New Loan Balance			4,571.27
Due Date:	05/31/10	Loan Limit:	5,500.00
Current Payment:	92.00	Available Funds:	928.73
Past Due:	74.00	Debits:	16.31
YTD Finance Charge Paid:	171.99	Finance Charge:	0.00
Total Due:	166.00	Payments & Credits:	0.00

For 2010 Reporting:	IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
	0.00	0.68	0.68	0.00	0.00

Total **Finance Charge** paid 171.99

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Outstanding Items	
ITEM NO.	AMOUNT

SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	05/01/10	05/31/10	1 of 2

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

URGENT - Beginning 08-15-10 we will **no longer consider authorizing and paying** ATM withdrawals and every day debit card transactions that overdraw your checking account **unless** you have instructed us to do so. **Please respond today.**

DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	2,498.86

DATE	DESCRIPTION	AMOUNT	BALANCE
05/04	Withdrawal	-92.00	2,406.86
05/07	Withdrawal	-300.00	2,106.86

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 0.60

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance:	255.11

YTD Dividends: 0.08

CHECKING
SUFFIX NO.: 71

Beginning Balance:		61.94
Deposits	0.00	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		61.94
* Transactions other than checks		
Average Daily Balance		61.94

YTD Dividends: 0.00

Summary of Overdraft and Returned Item Fees
Paid NSF
Total overdraft fees charged this period 0.00
Total overdraft fees charged YTD 0.00
NSF
Total returned item fees charged this period 0.00
Total returned item fees charged YTD 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,571.27
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
05/01	SINGLE LIFE	-4.02		-4.02	4,575.29

ACCOUNT #	FROM	THROUGH	PAGE
18	05/01/10	05/31/10	2 of 2

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
05/01	DISABILITY	-12.34		-12.34	4,587.63
05/04	Loan Payment	92.00	91.97	0.03	4,587.60

New Loan Balance			4,587.60
Due Date:	06/30/10	Loan Limit:	5,500.00
Current Payment:	92.00	Available Funds:	912.40
Past Due:	74.00	Debits:	16.36
YTD Finance Charge Paid:	263.96	Finance Charge:	91.97
Total Due:	166.00	Payments & Credits:	0.03

For 2010 Reporting:	IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
	0.00	0.68	0.68	0.00	0.00

Total **Finance Charge** paid 263.96

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA FEDERAL
CREDIT UNION

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ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	06/01/10	06/30/10	1 of 3

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DOROTHY H SISTRUNK
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URGENT - Beginning 08-15-10 we will **no longer consider authorizing and paying** ATM withdrawals and every day debit card transactions that overdraw your checking account **unless** you have instructed us to do so. **Please respond today.**

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 2,106.86

A dividend of .54 will be posted to your account on 07/01/10

DATE	DESCRIPTION	AMOUNT	BALANCE
06/02	Withdrawal	-200.00	1,906.86
06/21	Withdrawal	-150.00	1,756.86
06/25	Withdrawal	-80.00	1,676.86

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 0.60

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance: 255.11

A dividend of .06 will be posted to your account on 07/01/10

YTD Dividends: 0.08

CHECKING
SUFFIX NO.: 71

Beginning Balance:		61.94
Deposits	0.00	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		61.94
* Transactions other than checks		
Average Daily Balance		61.94

	Total for this period	Total year-to-date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

YTD Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance - Balance Subject to Interest Rate: 4,587.60

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

TRANSACTIONS

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
06/01	SINGLE LIFE	-4.04		-4.04	4,591.64
06/01	DISABILITY	-12.39		-12.39	4,604.03
06/21	Loan Payment	150.00	90.63	53.17	
	LATE CHARGE:		6.20		4,550.86

New Loan Balance			4,550.86
Due Date:	07/31/10	Loan Limit:	5,500.00
Current Payment:	92.00	Available Funds:	949.14
Past Due:	16.00	Debits:	16.43
Total Due:	108.00	Payments & Credits:	53.17

FEE SUMMARY

Date	Description		Amount
06/01	SINGLE LIFE	PERSONAL ACCESS LINE (10)	4.04
06/01	DISABILITY	PERSONAL ACCESS LINE (10)	12.39
06/21	Loan Payment	PERSONAL ACCESS LINE (10)	6.20
	TOTAL FEES FOR THIS PERIOD		22.63

INTEREST CHARGED SUMMARY

Date	Description		Amount
06/21	Loan Payment	PERSONAL ACCESS LINE (10)	90.63
	TOTAL INTEREST CHARGED FOR THIS PERIOD		90.63

YEAR-TO-DATE TOTALS

TOTAL FEES YEAR-TO-DATE	112.02
TOTAL INTEREST CHARGED YEAR-TO-DATE	354.59

For 2010 Reporting:	IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
	0.00	0.68	0.68	0.00	0.00

Total **Finance Charge** paid 354.59

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SOUTH CAROLINA FEDERAL CREDIT UNION

LIFE [illegible]

ACCOUNT#	FROM	THROUGH	PAGE
[redacted]48	06/01/10	06/30/10	3 of 3

P.O. Box 190012, N. Charleston, SC 29419-9012
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We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case of Errors or Inquiries about Your Statement-Bill

If you think your statement-bill is wrong, or if you need more information about a transaction on your statement-bill, write us (on a separate sheet) at South Carolina Federal Credit Union PO Box 190012 N. Charleston, SC 29419-9012 as soon as possible. We must hear from you no later than 60 days after we sent you the first statement-bill on which the error or problem appeared. You can telephone us at 1-800-845-0432 or in Charleston at 797- 8300, but doing so will not preserve your rights.

In your letter, give us the following information:
- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement-bill that are not in question. While we investigate your questions, we cannot report you as delinquent or take action to collect the amount you question.

Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add
Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

SOUTH CAROLINA FEDERAL CREDIT UNION

LIFE[illegible]

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	07/01/10	07/31/10	1 of 3

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

Time is running out!
Beginning **08-15-10** we will **no longer consider authorizing and paying** ATM withdrawals and every day debit card transactions that overdraw your checking account **unless** you have instructed us to do so. **Please respond today.**

DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 1,676.86

DATE	DESCRIPTION	AMOUNT	BALANCE
07/01	DIVIDEND	0.54	1,677.40
07/01	Withdrawal	-350.00	1,327.40
07/02	Withdrawal	-250.00	1,077.40

Annual Percentage Yield earned from 04/01/10 through 06/30/10 is .10
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 1.14

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance: 255.11

DATE	DESCRIPTION	AMOUNT	BALANCE
07/01	DIVIDEND	0.06	255.17

Annual Percentage Yield earned from 04/01/10 through 06/30/10 is .09
YTD Dividends: 0.14

CHECKING
SUFFIX NO.: 71

Beginning Balance: 61.94

Deposits	0.00	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		61.94
* Transactions other than checks		
Average Daily Balance		61.94

Summary of Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

YTD Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO. 10

Beginning Balance:			4,550.86
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

TRANSACTIONS

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
07/01	SINGLE LIFE	-4.00		-4.00	4,554.86
07/01	DISABILITY	-12.29		-12.29	4,567.15
07/20	Loan Payment	75.00	54.36	14.44	
	LATE CHARGE		6.20		4,552.71

New Loan Balance			4,552.71
Due Date:	08/31/10	Loan Limit:	5,500.00
Current Payment:	92.00	Available Funds:	947.29
Past Due:	33.00	Debits:	16.29
Total Due:	125.00	Payments & Credits:	14.44

OPEN ENDED LOAN SUMMARY

FEE SUMMARY

Date	Description		Amount
07/01	SINGLE LIFE	PERSONAL ACCESS LINE (10)	4.00
07/01	DISABILITY	PERSONAL ACCESS LINE (10)	12.29
07/20	Loan Payment	PERSONAL ACCESS LINE (10)	6.20
	TOTAL FEES FOR THIS PERIOD		22.49

INTEREST CHARGED SUMMARY

Date	Description		Amount
07/20	Loan Payment	PERSONAL ACCESS LINE (10)	54.36
	TOTAL INTEREST CHARGED FOR THIS PERIOD		54.36

YEAR-TO-DATE TOTALS

TOTAL FEES YEAR-TO-DATE	134.51
TOTAL INTEREST CHARGED YEAR-TO-DATE	408.95

FOR 2010 REPORTING:

	IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
	0.00	1.28	1.28	0.00	0.00

IRA OWNERS receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

SOUTH CAROLINA FEDERAL CREDIT UNION

LIFE[illegible]

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	07/01/10	07/31/10	3 of 3

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Tel.843-797-8300, Toll Free: 800-845-0432
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FEE REFUNDS Our standard procedure is to refund fees only in the event of credit union error. Since fees are applied to cover the cost of processing, they may not be waived unless there has been a credit union error.

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In Case of Errors or Questions About Your Electronic Transfers

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $ _____

Add Deposits not Credited in this Statement (if any) $ _____

Total $ _____

Subtract Items Outstanding $ _____

Balance $ _____

Your register should show this balance.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	08/01/10	08/31/10	1 of 3

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Don't wait, apply today!

*Rates and terms are dependent upon your creditworthiness, collateral and are subject to change. Limited time offer.

DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:			1,077.40

DATE	DESCRIPTION	AMOUNT	BALANCE
08/09	Withdrawal	-100.00	977.40
08/20	Withdrawal	-150.00	827.40

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 1.14

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance:		255.17
YTD Dividends:	0.14	

CHECKING
SUFFIX NO.: 71

Beginning Balance:		61.94
Deposits	0.00	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		61.94
* Transactions other than checks		
Average Daily Balance		61.94

Summary of Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

YTD Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,552.71
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

TRANSACTIONS

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
08/01	SINGLE LIFE	-4.01		-4.01	4,556.72
08/01	DISABILITY	-12.29		-12.29	4,569.01
08/06	Loan Payment	50.00	31.84	18.16	4,550.85

TRANSACTIONS

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE

New Loan Balance			4,550.85
Due Date:	09/30/10	Loan Limit:	5,500.00
Current Payment:	92.00	Available Funds:	949.15
Past Due:	75.00	Debits:	16.30
Total Due:	167.00	Payments & Credits:	18.16

OPEN ENDED LOAN SUMMARY

FEE SUMMARY

Date	Description		Amount
08/01	SINGLE LIFE	PERSONAL ACCESS LINE (10)	4.01
08/01	DISABILITY	PERSONAL ACCESS LINE (10)	12.29
	TOTAL FEES FOR THIS PERIOD		16.30

INTEREST CHARGED SUMMARY

Date	Description		Amount
08/06	Loan Payment	PERSONAL ACCESS LINE (10)	31.84
	TOTAL INTEREST CHARGED FOR THIS PERIOD		31.84

YEAR-TO-DATE TOTALS

TOTAL FEES YEAR-TO-DATE	150.81
TOTAL INTEREST CHARGED YEAR-TO-DATE	440.79

FOR 2010 REPORTING:

IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
0.00	1.28	1.28	0.00	0.00

IRA OWNERS receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

SOUTH CAROLINA FEDERAL CREDIT UNION

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ACCOUNT #	FROM	THROUGH	PAGE
48	08/01/10	08/31/10	3 of 3

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA FEDERAL CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	09/01/10	09/30/10	1 of 3

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Check out the details and apply online at scfederal.org, give us a call or visit a branch.

Transfer your vehicle loan from another lender and save big.

Don't wait, apply today!

*Rates and terms are dependent upon your creditworthiness, collateral and are subject to change. Limited time offer.

DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Jan 1, 2011, the Account Service Fee will change from $1 to $3. The fee is waived for eStatements, minors, Sr Service, Member's Choice, or Premier Business checking.

Beginning Balance: 827.40

A dividend of .23 will be posted to your account on 10/01/10

DATE	DESCRIPTION	AMOUNT	BALANCE
09/03	Withdrawal	-100.00	727.40
09/24	Withdrawal	-150.00	577.40

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 1.14

DREAM ACCOUNT
SUFFIX NO.: 63

Jan 1, 2011, the Account Service Fee will change from $1 to $3. The fee is waived for eStatements, minors, Sr Service, Member's Choice, or Premier Business checking.

Beginning Balance: 255.17

A dividend of .06 will be posted to your account on 10/01/10

YTD Dividends: 0.14

CHECKING
SUFFIX NO.: 71

Beginning Balance: 61.94

Deposits	0.00
Checks	0.00
Debits*	0.00
Maint/Service Charges	0.00
Ending Balance	61.94
* Transactions other than checks	
Average Daily Balance	61.94

Summary of Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

YTD Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,550.85

Annual Percentage Rate 15.0000% Daily Periodic Rate .0410959%

TRANSACTIONS

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
09/01	SINGLE LIFE	-4.00		-4.00	4,554.85

TRANSACTIONS

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
09/01	DISABILITY	-12.29		-12.29	4,567.14
09/21	Loan Payment	50.00	43.80	0.00	
	LATE CHARGE		6.20		4,567.14
09/24	Loan Payment	50.00	48.00	2.00	4,565.14

New Loan Balance			4,565.14
Due Date:	10/31/10	Loan Limit:	5,500.00
Current Payment:	92.00	Available Funds:	934.86
Past Due:	67.00	Debits:	16.29
Total Due:	159.00	Payments & Credits:	2.00

OPEN ENDED LOAN SUMMARY

FEE SUMMARY

DATE	DESCRIPTION		AMOUNT
09/01	SINGLE LIFE	PERSONAL ACCESS LINE (10)	4.00
09/01	DISABILITY	PERSONAL ACCESS LINE (10)	12.29
09/21	Loan Payment	PERSONAL ACCESS LINE (10)	6.20
	TOTAL FEES FOR THIS PERIOD		22.49

INTEREST CHARGED SUMMARY

DATE	DESCRIPTION		AMOUNT
09/21	Loan Payment	PERSONAL ACCESS LINE (10)	43.80
09/24	Loan Payment	PERSONAL ACCESS LINE (10)	48.00
	TOTAL INTEREST CHARGED FOR THIS PERIOD		91.80

YEAR-TO-DATE TOTALS

TOTAL FEES YEAR-TO-DATE	173.30
TOTAL INTEREST CHARGED YEAR-TO-DATE	532.59

Balance Subject to Interest Rate - A balance for each day in the billing cycle.

For OPEN END LOANS, we figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances/fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

FOR 2010 REPORTING:

IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
0.00	1.28	1.28	0.00	0.00

SOUTH CAROLINA FEDERAL CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
8	09/01/10	09/30/10	3 of 3

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
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FEE REFUNDS Our standard procedure is to refund fees only in the event of credit union error. Since fees are applied to cover the cost of processing, they may not be waived unless there has been a credit union error.

As part of South Carolina Federal Credit Union's external audit, the Supervisory Committee would like you to verify the accuracy of your account information. If the information is correct, please disregard this request. However, if there are discrepancies, please write to the Supervisory Committee. In your correspondence, reference your name, account number, address, and a description of the discrepancy.

Please mail this information to:

Supervisory Committee
South Carolina Federal Credit Union
PO Box 60935
N. Charleston, SC 29419-0935

Or email to: Supervisory_committee@scfederal.org

Thank you for your assistance and cooperation.

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	10/01/10	10/31/10	1 of 3

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

Effective January 1, 2011

Account Service Fee
Change from $1 to $3

The fee is waived for eStatement users, minors, Senior Service, Member's Choice and Premier Business checking members.

DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 577.40

DATE	DESCRIPTION	AMOUNT	BALANCE
10/01	DIVIDEND	0.23	577.63

Annual Percentage Yield earned from 07/01/10 through 09/30/10 is .10
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 1.37

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance: 255.17

DATE	DESCRIPTION	AMOUNT	BALANCE
10/01	DIVIDEND	0.06	255.23

Annual Percentage Yield earned from 07/01/10 through 09/30/10 is .09
YTD Dividends: 0.20

CHECKING
SUFFIX NO.: 71

Beginning Balance: 61.94

Deposits	0.00	
Checks	0.00	
Debits*	0.00	
Maint/Service Charges	0.00	
Ending Balance		61.94
* Transactions other than checks		
Average Daily Balance		61.94

Summary of Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

YTD Dividends: 0.00

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,565.14

Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

TRANSACTIONS

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
10/01	SINGLE LIFE	-4.02		-4.02	4,569.16
10/01	DISABILITY	-12.33		-12.33	4,581.49

New Loan Balance			4,581.49
Due Date:	11/30/10	Loan Limit:	5,500.00
Current Payment:	92.00	Available Funds:	918.51
Past Due:	159.00	Debits:	16.35
Total Due:	251.00	Payments & Credits:	0.00

OPEN ENDED LOAN SUMMARY

FEE SUMMARY

DATE	DESCRIPTION		AMOUNT
10/01	SINGLE LIFE	PERSONAL ACCESS LINE (10)	4.02
10/01	DISABILITY	PERSONAL ACCESS LINE (10)	12.33
	TOTAL FEES FOR THIS PERIOD		16.35

INTEREST CHARGED SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL INTEREST CHARGED FOR THIS PERIOD	0.00

YEAR-TO-DATE TOTALS

TOTAL FEES YEAR-TO-DATE	189.65
TOTAL INTEREST CHARGED YEAR-TO-DATE	532.59

Balance Subject to Interest Rate - A balance for each day in the billing cycle.

For OPEN END LOANS, we figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances/fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

FOR 2010 REPORTING:

IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
0.00	1.57	1.57	0.00	0.00

IRA OWNERS receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

FEE REFUNDS Our standard procedure is to refund fees only in the event of credit union error. Since fees are applied to cover the cost of processing, they may not be waived unless there has been a credit union error.

SOUTH CAROLINA FEDERAL
CREDIT UNION

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	10/01/10	10/31/10	3 of 3

LIFE[illegible]

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at 1-800-845-0432 or in Charleston at 797-8300 or write us at South Carolina Federal Credit Union PO Box 190012 N. Charleston, SC 29419-9012 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	11/01/10	11/30/10	1 of 3

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

School Supply Donations Needed

South Carolina Federal Credit Union is collecting school supplies or monetary donations. Just visit any of our branch locations by December 17 to make your donation.

Teachers' Supply Closet

DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 577.63

DATE	DESCRIPTION		AMOUNT	BALANCE
11/02	Transfer to Loan	48-10	-16.00	561.63
11/02	Transfer to Loan	48-10	-1.00	560.63
11/02	Transfer from	48-63	255.23	815.86
11/02	Transfer from	48-71	61.94	877.80
11/02	Withdrawal		-872.80	5.00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 1.37

DREAM ACCOUNT
SUFFIX NO.: 63

Beginning Balance: 255.23

DATE	DESCRIPTION	AMOUNT	BALANCE
11/02	Transfer to 1119448-00	-255.23	0.00

YTD Dividends: 0.20

CHECKING
SUFFIX NO.: 71

Beginning Balance: 61.94

Deposits	0.00	
Checks	0.00	
Debits*	61.94	
Maint/Service Charges	0.00	
Ending Balance		0.00
* Transactions other than checks		
Average Daily Balance		2.06

Summary of Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

DATE	DESCRIPTION		AMOUNT	BALANCE
11/02	Transfer to	48-00	-61.94	0.00

YTD Dividends: 0.00

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	11/01/10	11/30/10	2 of 3

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance:			4,581.49
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

TRANSACTIONS

DATE	DESCRIPTION		AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
11/01	SINGLE LIFE		-4.03		-4.03	4,585.52
11/01	DISABILITY		-12.37		-12.37	4,597.89
11/02	Loan Payment		50.00	43.80	0.00	
		LATE CHARGE		6.20		4,597.89
11/02	Transfer from	48-00	16.00	16.00	0.00	4,597.89
11/02	Transfer from	48-00	1.00	1.00	0.00	4,597.89

New Loan Balance			4,597.89
Due Date:	12/31/10	Loan Limit:	5,500.00
Current Payment:	92.00	Available Funds:	902.11
Past Due:	184.00	Debits:	16.40
Total Due:	276.00	Payments & Credits:	0.00

OPEN ENDED LOAN SUMMARY

FEE SUMMARY

DATE	DESCRIPTION		AMOUNT
11/01	SINGLE LIFE	PERSONAL ACCESS LINE (10)	4.03
11/01	DISABILITY	PERSONAL ACCESS LINE (10)	12.37
11/02	LATE CHARGE	PERSONAL ACCESS LINE (10)	6.20
	TOTAL FEES FOR THIS PERIOD		22.60

INTEREST CHARGED SUMMARY

DATE	DESCRIPTION		AMOUNT
11/02	Loan Payment	PERSONAL ACCESS LINE (10)	43.80
11/02	Transfer from 1119448-00	PERSONAL ACCESS LINE (10)	16.00
11/02	Transfer from 1119448-00	PERSONAL ACCESS LINE (10)	1.00
	TOTAL INTEREST CHARGED FOR THIS PERIOD		60.80

YEAR-TO-DATE TOTALS

TOTAL FEES YEAR-TO-DATE	212.25
TOTAL INTEREST CHARGED YEAR-TO-DATE	593.39

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FOR 2010 REPORTING:

IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
0.00	1.57	1.57	0.00	0.00

IRA OWNERS receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

FEE REFUNDS Our standard procedure is to refund fees only in the event of credit union error. Since fees are applied to cover the cost of processing, they may not be waived unless there has been a credit union error.

SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE[illegible]

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	11/01/10	11/30/10	3 of 3

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Tel.843-797-8300, Toll Free: 800-845-0432
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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA FEDERAL CREDIT UNION

LIFESIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	12/01/10	12/31/10	1 of 2

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
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Low auto and boat payments.

That's Life Simplified.

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Check out the details and apply online at scfederal.org, give us a call or visit a branch.

Transfer your vehicle loan from another lender and save big.

Don't wait, apply today!

*Rates and terms are dependent upon your creditworthiness, collateral and are subject to change. Limited time offer.

DOROTHY H SISTRUNK
423 BAYNE STREET
ORANGEBURG SC 29115

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance:	5.00

A dividend of .05 will be posted to your account on 01/01/11

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 1.37

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance:			4,597.89
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

TRANSACTIONS

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
12/01	SINGLE LIFE	-4.05		-4.05	4,601.94
12/01	DISABILITY	-12.41		-12.41	4,614.35

New Loan Balance			4,614.35
Due Date:	01/31/11	Loan Limit:	0.00
Current Payment:	93.00	Available Funds:	0.00
Past Due:	277.00	Debits:	16.46
Total Due:	370.00	Payments & Credits:	0.00

OPEN ENDED LOAN SUMMARY

FEE SUMMARY

DATE	DESCRIPTION		AMOUNT
12/01	SINGLE LIFE	PERSONAL ACCESS LINE (10)	4.05
12/01	DISABILITY	PERSONAL ACCESS LINE (10)	12.41
	TOTAL FEES FOR THIS PERIOD		16.46

INTEREST CHARGED SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL INTEREST CHARGED FOR THIS PERIOD	0.00

YEAR-TO-DATE TOTALS

TOTAL FEES YEAR-TO-DATE	228.71
TOTAL INTEREST CHARGED YEAR-TO-DATE	593.39

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FOR 2010 REPORTING:

IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
0.00	1.57	1.57	0.00	0.00

IRA OWNERS receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA FEDERAL CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	01/01/11	01/31/11	1 of 2

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel 843-797-8300, Toll Free: 800-845-0432
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DOROTHY H SISTRUNK
HOLD STATEMENT
DO NOT MAIL

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance: 5.00

DATE	DESCRIPTION	AMOUNT	BALANCE
01/01	DIVIDEND	0.05	5.05
01/31	Withdrawal	-5.05	0.00

Annual Percentage Yield earned from 10/01/10 through 12/31/10 is .10
Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 0.05

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance: 4,614.35

Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%

TRANSACTIONS

DATE	DESCRIPTION	AMOUNT	FINANCE CHARGE	PRINCIPAL	BALANCE
01/01	SINGLE LIFE	4.06		4.06	4,618.41
01/01	DISABILITY	12.46		12.46	4,630.87
01/31	Loan Payment	-5.05		-5.05	4,625.82

New Loan Balance 4,625.82

Due Date:	02/28/11	Loan Limit:	0.00
Current Payment:	93.00	Available Funds:	0.00
Past Due:	0.00	Debits:	16.52
Total Due:	93.00	Payments & Credits:	5.05

OPEN ENDED LOAN SUMMARY

FEE SUMMARY

DATE	DESCRIPTION		AMOUNT
01/01	SINGLE LIFE	PERSONAL ACCESS LINE (10)	4.06
01/01	DISABILITY	PERSONAL ACCESS LINE (10)	12.46
	TOTAL FEES FOR THIS PERIOD		16.52

INTEREST CHARGED SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL INTEREST CHARGED FOR THIS PERIOD	0.00

YEAR-TO-DATE TOTALS

TOTAL FEES YEAR-TO-DATE	16.52
TOTAL INTEREST CHARGED YEAR-TO-DATE	0.00

Balance Subject to Interest Rate - A balance for each day in the billing cycle.

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FOR 2011 REPORTING:

IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
0.00	0.05	0.05	0.00	0.00

IRA OWNERS receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	02/01/11	02/28/11	1 of 2

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

In honor of our 75th Anniversary, South Carolina Federal is awarding $7,500 in college Scholarships.

Visit youngfreesc.org for details... Hurry the deadline to apply is March 15, 2011!

DOROTHY H SISTRUNK
HOLD STATEMENT
DO NOT MAIL

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance:	0.00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

YTD Dividends:	0.05

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance:			4,625.82
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%
New Loan Balance			4,625.82
Due Date:	03/31/11	Loan Limit:	0.00
Current Payment:	93.00	Available Funds:	0.00
Past Due:	0.00		
Total Due:	93.00		

OPEN ENDED LOAN SUMMARY

FEE SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL FEES FOR THIS PERIOD	0.00

INTEREST CHARGED SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL INTEREST CHARGED FOR THIS PERIOD	0.00

YEAR-TO-DATE TOTALS

TOTAL FEES YEAR-TO-DATE	16.52
TOTAL INTEREST CHARGED YEAR-TO-DATE	0.00

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FOR 2011 REPORTING:

IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
0.00	0.05	0.05	0.00	0.00

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Your Rights and Our Responsibilities After We Received Written Notice

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In Case of Errors or Inquiries about Your Statement-Bill

If you think your statement-bill is wrong, or if you need more information about a transaction on your statement-bill, write us (on a separate sheet) at South Carolina Federal Credit Union PO Box 190012 N. Charleston, SC 29419-9012 as soon as possible. We must hear from you no later than 60 days after we sent you the first statement-bill on which the error or problem appeared. You can telephone us at 1-800-845-0432 or in Charleston at 797- 8300, but doing so will not preserve your rights.

In your letter, give us the following information:
· Your name and account number.
· The dollar amount of the suspected error.
· Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement-bill that are not in question. While we investigate your questions, we cannot report you as delinquent or take action to collect the amount you question.

Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	03/01/11	03/31/11	1 of 2

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

South Carolina Federal Credit Union has partnered with Armed Forces Financial Network (AFFN).

This partnership will bring you fee-free ATM access to approximately 500,000 ATMs worldwide.

Visit affn.org to search for ATMs near you.

DOROTHY H SISTRUNK
HOLD STATEMENT
DO NOT MAIL

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance:	0.00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

YTD Dividends:	0.05

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance:			4,625.82
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%
New Loan Balance			4,625.82
Due Date:	04/30/11	Loan Limit:	0.00
Current Payment:	93.00	Available Funds:	0.00
Past Due:	0.00		
Total Due:	93.00		

OPEN ENDED LOAN SUMMARY

FEE SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL FEES FOR THIS PERIOD	0.00

INTEREST CHARGED SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL INTEREST CHARGED FOR THIS PERIOD	0.00

YEAR-TO-DATE TOTALS

TOTAL FEES YEAR-TO-DATE	16.52
TOTAL INTEREST CHARGED YEAR-TO-DATE	0.00

Balance Subject to Interest Rate - A balance for each day in the billing cycle.

For OPEN END LOANS, we figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances/fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

ACCOUNT #	FROM	THROUGH	PAGE
18	03/01/11	03/31/11	2 of 2

FOR 2011 REPORTING

IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
0.00	0.05	0.05	0.00	0.00

IRA OWNERS receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	04/01/11	04/30/11	1 of 2

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

DOROTHY H SISTRUNK
HOLD STATEMENT
DO NOT MAIL

Low auto and boat payments.

That's Life Simplified.

New and **used** rates as low as **2.99%** APR*.

Check out the details and apply online at scfederal.org, give us a call or visit a branch.

Transfer your vehicle loan from another lender and save big.

Don't wait, apply today!

*Rates and terms are dependent upon your creditworthiness, collateral and are subject to change. Limited time offer.

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	0.00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 0.05

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,625.82
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%
New Loan Balance			4,625.82
Due Date:	05/31/11	Loan Limit:	0.00
Current Payment:	93.00	Available Funds:	0.00
Past Due:	0.00		
Total Due:	93.00		

OPEN ENDED LOAN SUMMARY

FEE SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL FEES FOR THIS PERIOD	0.00

INTEREST CHARGED SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL INTEREST CHARGED FOR THIS PERIOD	0.00

YEAR-TO-DATE TOTALS

TOTAL FEES YEAR-TO-DATE	16.52
TOTAL INTEREST CHARGED YEAR-TO-DATE	0.00

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0.00	0.05	0.05	0.00	0.00

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE INSURANCE

ACCOUNT #	FROM	THROUGH	PAGE
48	05/01/11	05/31/11	1 of 2

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel 843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

Home Equity Fixed Rate Loans
As low as 4.99%APR!

Check out the details at scfederal.org, stop in a branch or give us a call.

DOROTHY H SISTRUNK
HOLD STATEMENT
DO NOT MAIL

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	0.00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 0.05

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,625.82
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%
New Loan Balance			4,625.82
Due Date:	06/30/11	Loan Limit:	0.00
Current Payment:	93.00	Available Funds:	0.00
Past Due:	0.00		
Total Due:	93.00		

OPEN ENDED LOAN SUMMARY

FEE SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL FEES FOR THIS PERIOD	0.00

INTEREST CHARGED SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL INTEREST CHARGED FOR THIS PERIOD	0.00

YEAR-TO-DATE TOTALS

TOTAL FEES YEAR-TO-DATE	16.52
TOTAL INTEREST CHARGED YEAR-TO-DATE	0.00

Balance Subject to Interest Rate - A balance for each day in the billing cycle.

For OPEN END LOANS, we figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances/fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

FOR 2011 REPORTING:

IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
0.00	0.05	0.05	0.00	0.00

IRA OWNERS receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFESIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	06/01/11	06/30/11	1 of 2

P.O. Box 190012, N. Charleston, SC 29419-9012
Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

Home Equity Fixed Rate Loans
As low as 4.99%APR!

Check out the details at scfederal.org, stop in a branch or give us a call.

DOROTHY H SISTRUNK
HOLD STATEMENT
DO NOT MAIL

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	0.00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 0.05

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,625.82
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%
New Loan Balance			4,625.82
Due Date:	07/31/11	Loan Limit:	0.00
Current Payment:	93.00	Available Funds:	0.00
Past Due:	0.00		
Total Due:	93.00		

OPEN ENDED LOAN SUMMARY

FEE SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL FEES FOR THIS PERIOD	0.00

INTEREST CHARGED SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL INTEREST CHARGED FOR THIS PERIOD	0.00

YEAR-TO-DATE TOTALS

	TOTAL FEES YEAR-TO-DATE	16.52
	TOTAL INTEREST CHARGED YEAR-TO-DATE	0.00

Balance Subject to Interest Rate - A balance for each day in the billing cycle.

For OPEN END LOANS, we figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances/fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

FOR 2011 REPORTING:

IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
0.00	0.05	0.05	0.00	0.00

IRA OWNERS receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

IRA OWNERS are required to provide written direction for all prior year contributions. This includes direct deposits or transfers.

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFESIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]8	07/01/11	07/31/11	1 of 2

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Tel 843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

Manage your account on the go with Text and Mobile Banking!

Visit scfederal.org for details.

DOROTHY H SISTRUNK
HOLD STATEMENT
DO NOT MAIL

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	0.00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

YTD Dividends:	0.05

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,625.82
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%
New Loan Balance			4,625.82
Due Date:	08/31/11	Loan Limit:	0.00
Current Payment:	93.00	Available Funds:	0.00
Past Due:	0.00		
Total Due:	93.00		

OPEN ENDED LOAN SUMMARY

FEE SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL FEES FOR THIS PERIOD	0.00

INTEREST CHARGED SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL INTEREST CHARGED FOR THIS PERIOD	0.00

YEAR-TO-DATE TOTALS

TOTAL FEES YEAR-TO-DATE	16.52
TOTAL INTEREST CHARGED YEAR-TO-DATE	0.00

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IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
0.00	0.05	0.05	0.00	0.00

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
48	08/01/11	08/31/11	1 of 2

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Tel.843-797-8300, Toll Free: 800-845-0432
www.scfederal.org

Historically low fixed rates and a loan officer.
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Fixed rates are at historic lows. Contact a loan officer to meet you at a convenient branch to discuss your refinance and remodeling options.

Call today!
843-569-5145 (Charleston) or 800-845-0432, ext. 5145 (Nationwide).

DOROTHY H SISTRUNK
HOLD STATEMENT
DO NOT MAIL

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance:	0.00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 0.05

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance:			4,625.82
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%
New Loan Balance			4,625.82
Due Date:	09/30/11	Loan Limit:	0.00
Current Payment:	93.00	Available Funds:	0.00
Past Due:	0.00		
Total Due:	93.00		

OPEN ENDED LOAN SUMMARY

FEE SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL FEES FOR THIS PERIOD	0.00

INTEREST CHARGED SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL INTEREST CHARGED FOR THIS PERIOD	0.00

YEAR-TO-DATE TOTALS

	TOTAL FEES YEAR-TO-DATE	16.52
	TOTAL INTEREST CHARGED YEAR-TO-DATE	0.00

Balance Subject to Interest Rate - A balance for each day in the billing cycle.

For OPEN END LOANS, we figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances/fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

FOR 2011 REPORTING

IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
0.00	0.05	0.05	0.00	0.00

IRA OWNERS receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

IRA OWNERS are required to provide written direction for all prior year contributions. This includes direct deposits or transfers.

FEE REFUNDS Our standard procedure is to refund fees only in the event of credit union error. Since fees are applied to cover the cost of processing, they may not be waived unless there has been a credit union error.

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You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement-bill that are not in question. While we investigate your questions, we cannot report you as delinquent or take action to collect the amount you question.

Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

SOUTH CAROLINA FEDERAL
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ACCOUNT #	FROM	THROUGH	PAGE
48	09/01/11	09/30/11	1 of 2

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DOROTHY H SISTRUNK
HOLD STATEMENT
DO NOT MAIL

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	0.00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

YTD Dividends:	0.05

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,625.82
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%
New Loan Balance			4,625.82
Due Date:	10/31/11	Loan Limit:	0.00
Current Payment:	93.00	Available Funds:	0.00
Past Due:	0.00		
Total Due:	93.00		

OPEN ENDED LOAN SUMMARY

FEE SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL FEES FOR THIS PERIOD	0.00

INTEREST CHARGED SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL INTEREST CHARGED FOR THIS PERIOD	0.00

YEAR-TO-DATE TOTALS

TOTAL FEES YEAR-TO-DATE	16.52
TOTAL INTEREST CHARGED YEAR-TO-DATE	0.00

Balance Subject to Interest Rate - A balance for each day in the billing cycle.

For OPEN END LOANS, we figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances/fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

FOR 2011 REPORTING:

IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
0.00	0.05	0.05	0.00	0.00

IRA OWNERS receiving periodic payments, please note: Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

Special Rule for Credit Card Purchases

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SOUTH CAROLINA FEDERAL
CREDIT UNION

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]48	10/01/11	10/31/11	1 of 2

LIFE MEMBER

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DOROTHY H SISTRUNK
HOLD STATEMENT
DO NOT MAIL

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO.: 00

Beginning Balance:	0.00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.
YTD Dividends: 0.05

PERSONAL ACCESS LINE
SUFFIX NO.: 10

Beginning Balance:			4,625.82
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%
New Loan Balance			4,625.82
Due Date:	11/30/11	Loan Limit:	0.00
Current Payment:	93.00	Available Funds:	0.00
Past Due:	0.00		
Total Due:	93.00		

OPEN ENDED LOAN SUMMARY

FEE SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL FEES FOR THIS PERIOD	0.00

INTEREST CHARGED SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL INTEREST CHARGED FOR THIS PERIOD	0.00

YEAR-TO-DATE TOTALS

TOTAL FEES YEAR-TO-DATE	16.52
TOTAL INTEREST CHARGED YEAR-TO-DATE	0.00

Balance Subject to Interest Rate - A balance for each day in the billing cycle.

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ACCOUNT #	FROM	THROUGH	PAGE
[redacted]18	10/01/11	10/31/11	2 of 2

FOR 2011 REPORTING:

IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	Total YTD Withholding	Total YTD Forfeitures
0.00	0.05	0.05	0.00	0.00

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Outstanding Items	
ITEM NO.	AMOUNT

SOUTH CAROLINA FEDERAL
CREDIT UNION

LIFE SIMPLIFIED

ACCOUNT #	FROM	THROUGH	PAGE
[redacted]148	11/01/11	11/30/11	1 of 2

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DOROTHY H SISTRUNK
HOLD STATEMENT
DO NOT MAIL

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For details visit scfederal.org/guarantee.

STATEMENT OF ACCOUNT

SAVINGS ACCOUNT
SUFFIX NO: 00

Beginning Balance:	0.00

Credit union bylaws require that members maintain a minimum $5.00 share account balance.

YTD Dividends:	0.05

PERSONAL ACCESS LINE
SUFFIX NO: 10

Beginning Balance:			4,625.82
Annual Percentage Rate	15.0000%	Daily Periodic Rate	.0410959%
New Loan Balance			4,625.82
Due Date:	12/31/11	Loan Limit:	0.00
Current Payment:	93.00	Available Funds:	0.00
Past Due:	0.00		
Total Due:	93.00		

OPEN ENDED LOAN SUMMARY

FEE SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL FEES FOR THIS PERIOD	0.00

INTEREST CHARGED SUMMARY

DATE	DESCRIPTION	AMOUNT
	TOTAL INTEREST CHARGED FOR THIS PERIOD	0.00

YEAR-TO-DATE TOTALS

TOTAL FEES YEAR-TO-DATE	16.52
TOTAL INTEREST CHARGED YEAR-TO-DATE	0.00

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Outstanding Items	
ITEM NO.	AMOUNT
TOTAL:	

Balance Shown on this Statement $

Add

Deposits not Credited in this Statement (if any) $

Total $

Subtract Items Outstanding $

Balance $

Your register should show this balance.

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