



SAFE Products & Services For You. Where Membership Matters



Federally Insured by NCUA

Your money will grow at SAFE!

Regular Shares

A high dividend rate regular savings account.

SAFE & Simple Checking

No minimum balance required. No service charges. No per check fees. Pays dividends with an average balance of \$500.

SAFE Visa Platinum®/MasterCard®

Compare our low interest rates, grace period, free travel insurance, and no annual fee. And you earn points for gifts and travel through ScoreCard Rewards.

eMember

The eMember program is a system of benefits designed to reward SAFE members for utilizing electronic services such as: SAFENET, SAFE Touch, Direct Deposit, ATMs, Debit Cards, Credit Cards. eStatements are required.

Loans

Low-rate loans for autos, motorcycles, boats, RVs, and many other uses. Convenient easy payback schedules arranged to fit individual needs. We also participate in an indirect lending program with more than 65 South Carolina auto dealerships.

Mortgages

Whether you are purchasing, renovating or refinancing, our mortgage products will put you one step closer to making your dreams come true.

IRA

Roth and Traditional fixed and variable rate individual retirement plans available. Coverdell Education Savings Accounts.

HSA

Health Savings Accounts are emerging as a preferred option for saving for health care costs. They operate much like an IRA in that it is pre-tax money that helps members pay for services not covered in their health plans.

Flexible Savings Account

Minimum deposit \$1.00; add to it any time, any amount. Works with payroll deduction. One free withdrawal per month.

SIMMA

SAFE Insured Money Management Account – Pays competitive rates on account balance of \$2,000 or more, flexible withdrawals.

SAFE Share Certificates

Minimum deposit \$1,000. Terms 3 to 60 months. Even higher rates on deposits \$50,000 and above.

Money Circus Account

Savings account for young members ages 0-12. Free gift when you open. Money Circus Certificate, minimum deposit \$100. Term 12 months.

Y Account

Helping young members build a sound financial future. Ages 13-17. Y Savings Account. Y Checking Account. Parent/guardian must be joint on the account. Free Visa® Debit Card. Y Certificate - \$500 minimum deposit, 12-month term.

U29 Account

Specifically designed for 18 to 29 year old members, to help them learn to use credit wisely and start building a positive credit score. Various online financial education tools for budgeting at unlikeabank.com. U29 Savings Account. U29 Checking Account. U29 Credit Card (21 and older). U29 Certificate - \$500 minimum deposit, 12-month term.

Easy Street Club

Members age 50 or better can enjoy these benefits of the Easy Street Club - Free SAFE custom checks (single orders, limit of four boxes per year) - Special high-rate 2-year Easy Street certificate (no withdrawal penalty for medical expenses) - Up to five free money orders per month - Free traveler's checks - Social Events

Financial Counseling

A trained professional can help you with your finances, from creating a savings plan to budgeting for debt reduction. This service is free of charge to SAFE members. Call us to set up an appointment.

Overdraft Privilege

Overdraft Privilege will pay your non-sufficient funds (NSF) checks and fees up to a pre-approved limit. This feature will save you time, embarrassment and the additional fees charged by many other companies.

MEMBERS Financial Services Program

The MEMBERS Financial Services program is here to help you with a variety of insurance and investment needs. Our MFS representative can assist you with a free financial analysis and a variety of financial planning.

Coin Service

Members can process up to \$300 in coins per month for FREE.

Shred Events

Monthly Shred Days held at SAFE branches, FREE for members and community residents.

Additional Services

Travelers Checks	Free Notary Service
Automatic Transfers	Holiday Club
Money Orders	Money Wires
Free Accident Insurance	Custodial Accounts
Safe Deposit Boxes (select branches)	Prepaid Debit Cards

Easy Ways to Access Your Accounts with SAFE



ELECTRONIC SERVICES

You're just a few clicks away from your accounts with SAFENET. Conveniently and securely access your SAFE accounts online. Pay your bills from the comfort of your home with Bill Pay. Use ZashPay to send money to or receive money from anyone you know. Save time with Direct Deposit - have your paycheck deposited electronically.

Good savings and spending habits are priceless. That's why SAFE has designed online financial programs exclusively for our members to assist them with their financial education! The resources can be accessed from SAFE's website by choosing their appropriate lifestage resource.



SAFE Visa® Debit Card

Use as a check card anywhere Visa® is accepted as well as an ATM card at any SAFE, Visa®, Plus®, MasterCard®, AFFN®, or CO-OP ATM nationwide.

SAFE also offers a personalized Visa® debit card that allows you to use a personal photo or choose from a gallery of images to create your own unique card.



TELEPHONE SERVICES

Member Service Center (ext. 2375) and Loan Service Center (ext. 2308) - get personal member service over the phone. Access your funds or receive information on products, services and loans - get everything but cash.

SAFE Touch allows you account access 24 hours a day via a touch-tone telephone. Simply call and select option 1 for SAFE Touch.



SHARED BRANCHING

The convenience of more than 4,400 branches worldwide. For Shared Branch locations visit creditunion.net.



CO-OP NETWORK

Enjoy surcharge-free access at more than 28,000 CO-OP Network ATMs worldwide.

Visit co-opnetwork.org/public/locators/atmlocator or link from SAFE's website to locate an ATM near you.

BRANCH LOCATIONS

Bishopville
596 Sumter Hwy.

Camden
407 Rutledge St.
1640-B Springdale Dr.

Columbia
595 St. Andrews Rd.
100-4 Forum Dr.

7836 Garners Ferry Rd.

West Columbia
201 North 12th St.

Florence
1319 Second Loop Rd.

Lexington
5388 Augusta Hwy.

Manning
2436 Paxville Hwy.

Santee
8835 Old #6 Hwy.

Shaw Air Force Base
522 Exchange St.

Sumter
170 Wesmark Blvd.
65 Oswego Rd.
1970 McCrays Mill Rd.

Visit us online at safefed.org • E-mail us at MSC@safefed.org

Shaw/Sumter 803.469.8600 • Bishopville 803.484.3537 • Camden 803.425.8600 • Columbia Area 803.796.7782

Florence 843.661.5920 • Lexington 803.359.3277 • Manning 803.435.0089 • Santee 803.854.3600 • Other Areas 1.800.763.8600