



SOUTH CAROLINA
FEDERAL
CREDIT UNION®

2023 ANNUAL REPORT

Insured by NCUA



CHAIRMAN'S REPORT

South Carolina Federal Credit Union had a terrific year. In 2023, this was once again evidenced by our strong financial position, feedback we received from our members, and our reputation within the communities we serve.

South Carolina Federal is overseen by a volunteer board of directors that establishes and reviews the policies of the organization, in partnership with the credit union's senior leadership team. I am proud to serve as board chairman this year, and I am honored to help this credit union maintain organizational and financial safety while celebrating its growth and accomplishments.

One marker of success to which I am especially attuned is recognition we receive from outside the organization, especially local media. We received a number of impressive accolades in 2023, including:

- *Charleston City Paper* – Best Financial Institution
- *Charleston Living* – Best Credit Union
- *Charleston Regional Business Journal* – Best Credit Union and Best Mortgage Company
- *Forbes* – Best In-State Credit Union
- *Lowcountry Parent* – Best Bank/Credit Union
- *Moultrie News* – Best Credit Union
- *Mount Pleasant Magazine* – Best Credit Union

Media recognition such as this is particularly impactful as it reflects the service we provide our members and the impact we make in our communities. We are so grateful for these awards, which are a direct result of the hard work and dedication of our staff.

South Carolina Federal employees are the backbone of our credit union. Every day, they arrive armed with a genuine passion for helping people. We know that how we care for our employees directly impacts how they care for our members. That is why we are thrilled to have earned several awards for being a Best Place to Work in 2023, including:

- Eleventh time Best Place to Work in South Carolina from the South Carolina Chamber of Commerce; ninth in the large employer category
- Eighth time Best Credit Union to Work For in the United States by *American Banker*; second overall, first in South Carolina, and first among credit unions with assets over \$1 billion
- Sixth time Glassdoor Best Places to Work; thirteenth in the small and medium business category
- First time Best Place to Work by the *Moultrie News*

One of our credit union's top priorities is providing best-in-class member service. To ensure that we are treating our members with care and kindness and helping them meet their financial goals, we solicit feedback on a regular basis. This helps us identify areas in which we are doing well and where we have opportunities for growth. We collect this feedback with the help of a national organization called Member Loyalty Group, and a measurement tool called Net Promotor Score® (NPS). NPS helps us understand member loyalty and predicts future performance.

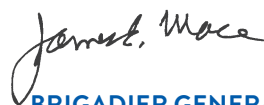
Our 2023 NPS data reflects our dedication and commitment, and I am pleased to report that:

- South Carolina Federal's NPS exceeds all average industry scores and surpasses banking industry scores.
- Our member experience scores are higher than the credit union industry benchmark.
- The level of service provided in our contact center and financial centers is recognized as best in class by Member Loyalty Group, yielding better scores than 75% of credit unions in the nation.

To ensure we have a comprehensive understanding of our members' sentiment, we also analyze our Google reviews to measure satisfaction. This online reputation management tool provides us with valuable insights, and gives prospective members the opportunity to read candid feedback from current members.

We are pleased to share that, for the third year in a row, each of our financial centers maintained 4+ star ratings throughout 2023. Thank you to each and every person who submitted a review last year. Your feedback is important to us, so please continue to share your comments and experiences.

I would like to recognize my fellow board members, our volunteer advisors, and the credit union's dedicated staff for your efforts to ensure we remain a Best Place to Bank and a Best Place to Work. Congratulations to all on another amazing year for South Carolina Federal!



BRIGADIER GENERAL J. EMORY MACE (RET.)
Chairman, Board of Directors

PRESIDENT'S REPORT

2023 was another very successful year for South Carolina Federal Credit Union. As a member-owned financial institution, we exist solely for the benefit of you, our members. We take pride in how we serve you and your families, and consistently seek ways to simplify your financial life by providing convenient access, robust products, and superior member service.

By that measure, 2023 was an exceptional year. We grew our footprint across the state, enhanced our digital offerings, and launched a brand-new website. Our most remarkable accomplishments include:

- Opening our first financial center in Myrtle Beach and our third financial center in Greenville, and relocating our Spartanburg financial center to a state-of-the-art facility in a much more accessible location.
- Introducing online account opening and online loan applications to make connecting with us easier than ever.
- Redesigning scfederal.org to better serve our members and highlight who we are as an organization.

One of the most exciting moments for us in 2023 was opening the doors to our Coventry Financial Center in Myrtle Beach. With locations from James Island to Georgetown, establishing a presence just 30 miles south of the North Carolina border allows us to enhance the services provided to our S.C. coastal communities.

We continued our growth and expansion in the upstate as well. We opened a new financial center in Mauldin, marking our third location in the Greenville area. We also opened a new financial center in Spartanburg, which offers a more convenient and accessible location for our members.

In addition to expanding our brick-and-mortar presence, we made significant investments in our digital service offerings. We launched an online account opening application, enabling folks to join our credit union or open a new account from the comfort of their home. We also began accepting loan applications online, making it easier than ever to apply for a home or auto loan when and where it is most convenient.

Another important milestone for us was launching a new public-facing website. The new scfederal.org site features a modern, clean design and provides a number of resources to help you meet your financial goals. The site includes intuitive navigation, improved site and location search functions, and an easy-to-access Online Banking login option on every page.

Initiatives and improvements like these would not be possible without our continued prioritization of the credit union's financial safety and soundness. We were pleased to once again receive a 5-star rating from Bauer Financial last year, a distinction we have held for 52 consecutive quarters. Bauer is an independent research firm that ranks the strength of banks and credit unions, and a 5-star rating indicates that a financial institution has a healthy, well-capitalized balance sheet and a conservative approach to financial management.

We are incredibly proud of all that we achieved in 2023, and we will continue working to serve our members and communities as we have for over 85 years. We know that what you need from your financial institution will evolve over time, and we are committed to being here every step of the way.

Thank you for being part of the South Carolina Federal family, and for trusting us with your financial well-being. It is truly an honor to serve you.



SCOTT WOODS, CPA, CIA, MBA
President and Chief Executive Officer

SUPERVISORY COMMITTEE REPORT

On behalf of the South Carolina Federal Credit Union Supervisory Committee, I am pleased to present the annual audit report for the year ended December 31, 2023.

By law, credit unions are required to have a Supervisory Committee, which is responsible for the oversight of all financial activities of the credit union, including the assessment of management practices required to safeguard South Carolina Federal's assets. At South Carolina Federal, five volunteers, appointed by the credit union board, serve to meet the goals and objectives of the committee.

Specifically, the committee must determine the sufficiency of the following:

1. Policies and procedures required to safeguard against errors and omissions and to avoid conflicts of interest.
2. The proper execution of policies, plans, and procedures by credit union management.
3. Internal controls necessary to ensure the financial soundness and stability of the credit union.
4. Financial reports and accounting data prepared in a timely manner which properly reflect operations and results.

The committee utilizes the services of both internal and external audit personnel. The committee regularly meets with the credit union's Audit Services department to ensure that the department is performing appropriate operational, compliance, and financial audits.

Additionally, the committee meets with independent (external) auditors and federal regulatory examiners to review findings and recommendations, which provide reasonable assurances for adequate safeguarding of credit union assets.

In accordance with NCUA regulations, an independent audit is conducted annually of the credit union's financial reporting. The committee engaged the services of Doeren Mayhew CPAs and Advisors to perform the 2023 Financial Statement Audit. The committee has reviewed the audit and is pleased to report that the auditors have issued an unmodified opinion of the credit union's 2023 financial statements.

Based upon the committee's review of internal and independent external audits, reports of examinations by regulators, and the committee's own observations, the committee has concluded that South Carolina Federal has institutional practices and policies in place, which are sufficient to ensure that the membership's assets are safeguarded by the credit union.

The volunteer members of the Supervisory Committee are grateful for the opportunity to serve the members of South Carolina Federal. We will continue to perform our duties to maintain the trust and confidence members have placed in us.



CAPTAIN R. PATRICK FLYNN (RET.), ESQ.
Chairman, Supervisory Committee

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

As of December 31, 2023 and 2022

	2023	2022
ASSETS		
Cash and cash equivalents	\$ 166,738,211	\$ 374,925,553
Interest bearing deposits	17,114,000	18,355,000
Held-to-maturity investments	70,002,955	59,865,202
Loans held for sale	1,243,300	—
Loans to members, net of allowance for credit losses	2,000,983,386	1,816,231,282
Federal Home Loan Bank (FHLB) stock	10,512,600	6,651,100
Accrued interest receivable	6,371,929	4,793,671
Credit union owned life insurance (COLI)	47,262,317	46,051,691
Split-dollar life insurance (SDLI)	83,987,852	82,643,621
Prepaid and other assets	31,219,679	27,695,112
Property and equipment, net	114,911,784	100,575,834
Goodwill	2,933,954	3,632,220
National Credit Union Share Insurance Fund (NCUSIF) deposit	19,358,533	19,772,699
TOTAL ASSETS	\$ 2,572,640,500	\$ 2,561,192,985
LIABILITIES AND MEMBERS' EQUITY		
Liabilities:		
Members' shares and savings accounts	\$ 1,987,576,687	\$ 2,125,300,827
Borrowed funds	248,214,286	125,475,446
Accrued expenses and other liabilities	45,009,044	38,205,570
Total liabilities	<u>2,280,800,017</u>	<u>2,288,981,843</u>
Commitments and contingent liabilities		
Members' equity:		
Undivided earnings	277,409,795	257,780,454
Equity acquired through merger	14,430,688	14,430,688
Total members' equity	<u>291,840,483</u>	<u>272,211,142</u>
TOTAL LIABILITIES AND MEMBERS' EQUITY	\$ 2,572,640,500	\$ 2,561,192,985

CONSOLIDATED STATEMENTS OF INCOME

Years ended December 31, 2023 and 2022

	2023	2022
INTEREST INCOME		
Loans to members	\$ 94,700,429	\$ 70,082,143
Investments	10,772,782	8,078,729
Total interest income	105,473,211	78,160,872
INTEREST EXPENSE		
Members' shares and savings accounts	5,232,176	2,950,193
Borrowed funds	4,568,990	2,659,952
Total interest expense	9,801,166	5,610,145
Net interest income	95,672,045	72,550,727
Provision for credit losses	6,050,000	6,000,000
Net interest income after provision for credit losses	89,622,045	66,550,727
NON-INTEREST INCOME		
Fees and service charges	23,039,342	22,283,463
Interchange income	18,235,497	17,637,852
Other income	2,575,998	3,730,465
Insurance income	2,748,742	2,747,614
COLI and SDLI income	2,554,857	2,299,225
Commission on investments services	2,350,942	2,268,477
Gain on sale of mortgage loans	484,325	585,079
Total non-interest income	51,989,703	51,552,175
NON-INTEREST EXPENSE		
Compensation and benefits	61,150,256	52,646,867
Office operations	29,978,512	27,340,403
Office occupancy	8,255,393	7,638,075
Other expense	6,026,761	5,914,770
Professional and outside services	4,138,829	3,958,051
Loan servicing	4,471,631	2,525,644
Advertising costs	1,961,025	1,616,262
Total non-interest expense	115,982,407	101,640,072
NET INCOME	\$ 25,629,341	\$ 16,462,830

ANNUAL MEETING MINUTES

MONDAY, APRIL 24, 2023
2:00 P.M.

ATTENDEES

BOARD OF DIRECTORS:

J. Ralph Cathey, Chairman
COL Kelvin L. Brown, Vice Chairman (*absent*)
Joseph E. Bolchoz, Jr., Secretary
Mary L. Whited, CPA, Treasurer
Richard I. Buckner, Member
Joseph S. Daning, Member
BG J. Emory Mace (Ret.), Member

SUPERVISORY COMMITTEE:

Matthew Alexander, Chairman
CAPT R. Patrick Flynn (Ret.), Esq., Vice Chairman
Robert E. Bendetti, Jr., CPA, Secretary
COL Robert P. Spafford, Member
Joseph S. Daning, Board Liaison

VOLUNTEER ADVISORS:

Kevin Eichelberger
Michelle P. Kelley, Esq.
COL Linda J. Riedel (*absent*)

MANAGEMENT:

Scott Woods, CPA, President/CEO
Joe Grech, CFO
Trey Gantt, COO
Leslie Norris, CHRO
Brad Williams, CTO
David Dulaney, SVP, Lending Services
Kevin Kosco, SVP, Retail Sales and Service
Nikki Thompson, SVP, Audit Services
Kristy Vasquez, SVP, Marketing

TRANSCRIBING:

Natalie Geiger, Executive Administrator
to the President & CEO

SOUTH CAROLINA FEDERAL CREDIT UNION 2023 ANNUAL MEMBERSHIP MEETING

South Carolina Federal Credit Union held its 87th Annual Membership Meeting on April 24, 2023, in the operations center of South Carolina Federal, 6265 Rivers Avenue, N. Charleston, SC. Mr. Ralph Cathey, Board Chairman, called the meeting to order at 2:00 p.m. He asked everyone to rise for the Pledge of Allegiance, led by Mr. Joseph Daning, followed by the invocation led by Brigadier General Emory Mace (Ret.). Attendees were then asked to be seated for the business portion of the meeting.

Mr. Cathey asked if a quorum of the membership was present. Mr. Bolchoz confirmed a quorum, and Mr. Cathey declared the 2023 Annual Membership Meeting officially in session. Mr. Cathey welcomed members to the meeting, introduced himself as the Chairman and subsequently introduced the members of the Board of Directors, Supervisory Committee, Volunteer Advisors, and the President and CEO.

Mr. Cathey requested a motion to approve the minutes of the annual membership meeting held April 25, 2022. Ms. Whited moved to approve the minutes, and Mr. Daning seconded. The motion carried.

Mr. Cathey then invited Ms. Whited to provide the **Treasurer's Report** and share the 2022 year-end figures with the membership:

- **Dividends Paid to Members:** South Carolina Federal paid \$3.0 million in dividends to members in 2022, compared to \$3.3 million in 2021. This was a 10% decrease, which was a result of deposits moving into lower rate, more accessible products.
- **Deposit and Loan Growth:** Deposits increased by 5.8%, while loans increased by 16.4%.
- **Asset Growth:** Assets are all tangible property or rights such as loans, investments, cash, and receivables owned by the credit union. Assets increased by 5.5%, or \$134 million and ended 2022 at \$2.56 billion.
- **Delinquency:** Delinquency represents the percentage of borrowers who are late paying back their loans. Our delinquency increased from .23% at year-end 2021 to .29% in 2022.

ANNUAL MEETING MINUTES (continued)

- **Net Worth:** Net worth, also known as members' equity, represents accumulated earnings of the credit union that are set aside to guarantee the safety and security of member deposits. Net worth is measured as a percent of total assets. Net worth increased from 10.33% at year-end 2021 to 10.62% at year-end 2022. This is a very strong number and is well within federal regulations and within the capital plan established by the board to ensure the safety of member deposits.

This concluded the Treasurer's Report. The floor was returned to the board chairman.

Mr. Cathey thanked Ms. Whited for the Treasurer's Report and turned the floor over to Mr. Alexander for the **Supervisory Committee Report**, found on page three of the 2022 Annual Report. The Supervisory Committee engaged the services of Doeren Mayhew CPAs and Advisors to perform the 2022 Financial Statement Audit for South Carolina Federal. The committee reviewed the Audit Report by Doeren Mayhew and confirmed that the auditors issued an unmodified opinion of the credit union's 2022 financial statements. Based on the committee's review of the internal and independent external audits, reports of examinations by regulators, and the committee's own observations, the committee concluded that South Carolina Federal has institutional practices and policies in place, which are sufficient to ensure the membership's assets are safeguarded by the credit union. The volunteer members of the Supervisory Committee are grateful for the opportunity to serve the members of South Carolina Federal. This concluded the report of the Supervisory Committee, and the floor was returned to the board chairman.

Mr. Cathey thanked Mr. Alexander for his report and asked if there was any unfinished business, but there was none. Mr. Cathey asked if there was any new business. Hearing none, he turned the floor over to Mr. Woods to recognize the charities of the **South Carolina Federal Credit Union Foundation**.

Mr. Woods stated the Foundation was established in 2013, and its mission is to support charitable and educational efforts related to basic human needs, through contributions and volunteerism, for the betterment of the communities served by South Carolina Federal. As of the end of 2022, the Foundation had donated over

\$1.7 million, over the 10 years of its existence, to help people in need throughout the communities we serve.

Charities supported in 2022 included:

- The South Carolina Chapter of the Alzheimer's Association
- The Lowcountry, Midlands, Spartanburg, and Florence Chapters of the American Red Cross
- The Boys & Girls Clubs of the Pee Dee Area
- Lowcountry Food Bank and Harvest Hope Food Bank
- MUSC Children's Hospital, Prisma Health Children's Hospital of the Midlands and Upstate, and McLeod Children's Hospital in Florence
- Trident United Way, United Way of the Midlands, Black River United Way (serving Georgetown County), Florence County United Way, and United Way of the Piedmont (serving Spartanburg County)

Mr. Woods then shared with the membership the amounts pledged in 2022:

- Credit union employees donated \$106,153 to external charities.
- Credit union employees also pledged \$26,445 to the Employee Relief Fund, of which \$13,500 was distributed.
- The credit union pledged \$55,000 as its corporate match to external charities. The corporate total for actual donations, which included reimbursed and direct expenses, was \$64,570.
- Credit union employees also donated an additional \$33,683 through special promotional fundraisers.
- Member contributions totaled \$18,885.
- The grand total for pledges and donations in 2022 was \$249,736.

The floor was returned to the board chairman. Mr. Cathey asked if there was any additional new business. Hearing none, he turned the floor over to Mr. Buckner, Nominating Committee Chair, to give the **Nominating Committee Report** and election results. At the end of 2022, three positions on the Board were open for renewal. An announcement was placed in our members'

ANNUAL MEETING MINUTES (continued)

September 2022 statements; however, no nominations were received from the membership. Based on the individuals' qualifications, their commitment to service to South Carolina Federal and in accordance with Article 6, Section 3 of the credit union bylaws, the Nominating Committee recommended Brigadier General J. Emory Mace (Ret.), Joseph E. Bolchoz, Jr., and Joseph S. Daning, to serve on the Board of Directors each for a three-year term to expire in April 2026. In accordance with Article 5, Section 1 of the credit union bylaws, Brigadier General J. Emory Mace (Ret.), Joseph E. Bolchoz, Jr., and Joseph S. Daning were elected by acclamation to the Board of Directors of South Carolina Federal. This concluded the report, and the floor was returned to the board chairman for the Chairman's Report.

Mr. Cathey stated the **Chairman's Report** could be found on page one of the 2022 Annual Report, provided to members in attendance. The 2022 Annual Report may also be found on the credit union's website, scfederal.org. Mr. Cathey extended his appreciation to the membership and emphasized the many ways in which the volunteers of South Carolina Federal are invested in the success of this organization.

The volunteer Board of Directors, Supervisory Committee, and Advisory members of South Carolina Federal are dedicated to helping this credit union maintain fiscal soundness and ensure we continue to provide superior member service. The volunteers are grateful for the opportunity to oversee this credit union and to work closely with a leadership team who shares a commitment to excellence.

2022 was another great year for South Carolina Federal, having won a number of awards from local media, to include:

- Best Financial Institution from the *Charleston City Paper*
- Best Credit Union from *Charleston Living Magazine*
- Best Bank/Credit Union from *Lowcountry Parent*
- Best Credit Union and Best Mortgage Broker from the *Moultrie News*
- Best Credit Union from *Mount Pleasant Magazine*
- Best Credit Union from the *Summerville Journal Scene*

In addition to being honored as a Best Place to Bank, South Carolina Federal also received several Best Place to Work awards in 2022:

- Best Place to Work in South Carolina from the South Carolina Chamber of Commerce (tenth time, placed sixth in the state in the large employer category)
- Best Credit Union to Work For in the United States by the *Credit Union Journal* (seventh time, placed second overall, first in South Carolina, and first among credit unions with assets over \$1 billion)
- Glassdoor's Best Places to Work list (fifth time)
- We earned a LiveLifeBlue award for health and wellness from Blue Cross Blue Shield of South Carolina

Another highlight from 2022 was our Net Promoter Score (a measurement of member loyalty), which remained higher than the industry average. This indicates our members were consistently pleased with the level of service they received from the credit union and would recommend us to their friends and family. To ensure we have a comprehensive understanding of member satisfaction, we also monitor our Google reviews, which are authentic and candid ratings of the credit union. In 2022, all of our financial centers maintained ratings of four stars or higher on Google.

On behalf of the Board of Directors, Supervisory Committee and Volunteer Advisors, Mr. Cathey congratulated the South Carolina Federal team on a fantastic 2022 and extended appreciation to his fellow volunteers for another year of sound governance. In closing, Mr. Cathey thanked the members for trusting South Carolina Federal with their financial wellbeing. The floor was returned to Mr. Woods to present the President's Report.

Mr. Woods stated the **President's Report** could be found on page two of the 2022 Annual Report. Mr. Woods extended appreciation to the members who attended the 2023 Annual Meeting of South Carolina Federal, our first in-person annual meeting since 2019 and the interruption caused by the pandemic.

ANNUAL MEETING MINUTES (continued)

2022 was a busy year for South Carolina Federal. We finalized our merger with G.H.S. Federal Credit Union, which gave us two financial centers in Greenville and enabled us to add 8,000 new members to our credit union family. We also broke ground on a new financial center in Myrtle Beach. This is our first location in Horry County, and we plan to open our doors to existing and new members in the late second quarter of this year.

Another focus for us in 2022 was supporting our members' financial wellness. We were proud to launch an online platform that offers educational content on a variety of topics such as budgeting, saving for retirement, and managing debt. Our members can use this tool to receive personalized content designed to help them meet their financial goals. In addition to launching this financial wellness program, we also continued to invest in our website, online banking platform, and mobile app to ensure our members have seamless access to their accounts anytime, anywhere. One of the new features we launched in 2022 was Live Chat, which connects members with a contact center employee or chatbot to provide key information and helpful resources on demand.

Looking at the year ahead, Mr. Woods stated he is confident the credit union is well-positioned to navigate the current economic environment. As we continue to hear about the challenges some financial institutions are facing, Mr. Woods emphasized that our members' finances are in good hands. He added that members could take comfort in knowing their credit union embodies a conservative financial approach and maintains more than the required regulatory capital, which allows us to weather and absorb changes in a dynamic economic environment.

In 2023, South Carolina Federal will continue moving our mission forward by:

- Maintaining the financial safety and soundness of the credit union.
- Providing members unparalleled service, supporting their journey toward financial wellness, and offering comprehensive financial solutions for their current and future needs.
- Growing our footprint across the state to connect with even more members.

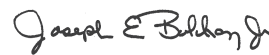
- Investing in our technology to ensure our members have convenient access to their accounts whether at home or on the move.

Mr. Woods also recognized the tireless efforts of the credit union's Board of Directors, Supervisory Committee and Volunteer Advisors who commit two to three days a month, unpaid, to ensure our members' credit union is operated in a safe and sound manner and is well-positioned to meet the needs of the membership today and into the future. He also extended appreciation to the credit union's dedicated employees. South Carolina Federal remains a thriving and trusted financial institution thanks to the hard work and dedication of its staff, who continuously embodies the credit union philosophy of "people helping people." In closing, Mr. Woods thanked the membership for being part of the South Carolina Federal family and for their commitment to the credit union and its success. We are honored to have the opportunity to serve our members every day.

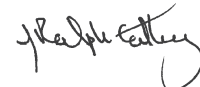
Mr. Woods asked the membership if there were any questions, but there were none. There being no further business to discuss, the floor was returned to the board chairman for adjournment of the meeting.

Mr. Cathey thanked the members for their membership and requested a motion to adjourn the meeting. Mr. Bolchoz moved to adjourn, and Ms. Whited seconded. Mr. Cathey declared the meeting adjourned at 2:23 p.m.

Respectfully submitted,



JOSEPH E. BOLCHOZ, JR.
Secretary, Board of Directors



J. RALPH CATHEY
Chairman, Board of Directors

LEADERSHIP

BOARD OF DIRECTORS

BG J. Emory Mace (Ret.), Chairman
COL Kelvin L. Brown, Vice Chairman
Joseph E. Bolchoz, Jr., NCVE, Secretary
Mary L. Whited, CPA, Treasurer
Richard I. Buckner, Member
J. Ralph Cathey, Member
Joseph S. Daning, Member

SUPERVISORY COMMITTEE

CAPT R. Patrick Flynn (Ret.), Esq., Chairman
Robert E. Bendetti, Jr., CPA, Vice Chairman
COL Robert Spafford, Secretary
Matthew Alexander, Member
Joseph S. Daning, Board Liaison

VOLUNTEER ADVISORS

Michelle P. Kelley, Esq.
Kevin Eichelberger
COL Linda J. Riedel



**SOUTH CAROLINA
FEDERAL
CREDIT UNION®**

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