

SOUTH CAROLINA'S 1ST CONGRESSIONAL DISTRICT

CREDIT UNION REPORT

ADVOCACY • PROFESSIONAL DEVELOPMENT • RISK MANAGEMENT • MEMBER RESOURCES

WELCOME

From the entire Carolinas Credit Union League team, congratulations and welcome to the 119th Congress! At our core, we are the primary advocate for over 100 credit unions, representing millions of members, throughout the Carolinas. We hope you will consider us a valuable resource as we work together to enhance the financial health and freedom of the citizens in your district.







CREDIT UNION IMPACT

- **223,000** credit union members in district
- Over **1.9 Million** credit union members in South Carolina
- **\$36 million** added in financial benefits to district in FY24
- **\$277 million** added in financial benefits to South Carolina in FY24
- Over **14,000** jobs created
- **\$335 million** in tax revenue generated for South Carolina
- **\$3 billion** in economic output generated by South Carolina credit unions

CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K




CONTACT INFORMATION

Billy Boylston, SVP of Advocacy

 864.247.0863

 bboylston@carolinasleague.org

Nate Lane, Director of Federal Affairs

 772.812.5263

 nlane@carolinasleague.org

SOUTH CAROLINA'S 4TH CONGRESSIONAL DISTRICT

CREDIT UNION REPORT

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CREDIT UNION IMPACT

- **264,000** credit union members in district
- Over **1.9 Million** credit union members in South Carolina
- **\$36 million** added in financial benefits to district in FY24
- **\$277 million** added in financial benefits to South Carolina in FY24
- Over **14,000** jobs created
- **\$335 million** in tax revenue generated for South Carolina
- **\$3 billion** in economic output generated by South Carolina credit unions

CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K




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SOUTH CAROLINA'S 2ND CONGRESSIONAL DISTRICT

CREDIT UNION REPORT

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CREDIT UNION IMPACT

- **329,000** credit union members in district
- Over **1.9 Million** credit union members in South Carolina
- **\$36 million** added in financial benefits to district in FY24
- **\$277 million** added in financial benefits to South Carolina in FY24
- Over **14,000** jobs created
- **\$335 million** in tax revenue generated for South Carolina
- **\$3 billion** in economic output generated by South Carolina credit unions

CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K




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SOUTH CAROLINA'S 3RD CONGRESSIONAL DISTRICT

CREDIT UNION REPORT

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CREDIT UNION IMPACT

- **231,000** credit union members in district
- Over **1.9 Million** credit union members in South Carolina
- **\$36 million** added in financial benefits to district in FY24
- **\$277 million** added in financial benefits to South Carolina in FY24
- Over **14,000** jobs created
- **\$335 million** in tax revenue generated for South Carolina
- **\$3 billion** in economic output generated by South Carolina credit unions

CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K




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SOUTH CAROLINA'S 5TH CONGRESSIONAL DISTRICT

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CREDIT UNION IMPACT

- **354,000** credit union members in district
- Over **1.9 Million** credit union members in South Carolina
- **\$36 million** added in financial benefits to district in FY24
- **\$277 million** added in financial benefits to South Carolina in FY24
- Over **14,000** jobs created
- **\$335 million** in tax revenue generated for South Carolina
- **\$3 billion** in economic output generated by South Carolina credit unions

CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
Community Focused		Profit Focused
Insured by NCUA up to \$250K		Insured by FDIC up to \$250K




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SOUTH CAROLINA'S 6TH CONGRESSIONAL DISTRICT

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CREDIT UNION IMPACT

- **259,000** credit union members in district
- Over **1.9 Million** credit union members in South Carolina
- **\$36 million** added in financial benefits to district in FY24
- **\$277 million** added in financial benefits to South Carolina in FY24
- Over **14,000** jobs created
- **\$335 million** in tax revenue generated for South Carolina
- **\$3 billion** in economic output generated by South Carolina credit unions

CREDIT UNION PRIORITIES

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- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
Owned by Members		Owned by Shareholders
Volunteer Board of Directors		Paid Board of Directors
Lower loan rates; higher savings rates		Higher loan rates; Lower savings rates
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SOUTH CAROLINA'S 7TH CONGRESSIONAL DISTRICT

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CREDIT UNION IMPACT

- **194,000** credit union members in district
- Over **1.9 Million** credit union members in South Carolina
- **\$36 million** added in financial benefits to district in FY24
- **\$277 million** added in financial benefits to South Carolina in FY24
- Over **14,000** jobs created
- **\$335 million** in tax revenue generated for South Carolina
- **\$3 billion** in economic output generated by South Carolina credit unions

CREDIT UNION PRIORITIES

- Maintain the current credit union tax status
- Combat proposed changes to the current interchange system
- Fight onerous regulatory actions
- Foster economic prosperity in communities


CREDIT UNION DIFFERENCE

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit institutions
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Volunteer Board of Directors		Paid Board of Directors
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