

## Letter From the President

Hopefully, by now, you've heard about our exciting transformation. As we step into the fall season, you'll notice that our newsletter, along with our name, has changed. This new name, inspired by the Latin word for "care," reflects our continued commitment to serving you, our loyal members, with the same dedication and personalized service you've come to expect.

**Empower Tomorrow, Today.**

**Hansel Hart**  
President

### Annual Meeting Date is Set!

We will hold our 2025 Annual Meeting on Tuesday, February 4, 2025, at 12:00 p.m. in the Prisma Health Baptist Auditorium. Please join us to find out how Curis Financial performed in 2024 and what you can expect from us in 2025. Additional information will be posted on our website and in our branches.

### Holiday Closures

**October 14** - Columbus Day

**November 11** - Veteran's Day

**November 28** - Thanksgiving

**December 24** - Closing at 2 p.m.

**December 25** - Christmas

**December 31** - Closing at 2 p.m.

**January 1** - New Year's Day

### Board Election

The Board-appointed Nominating Committee has provided the Board Secretary with its list of Board and Supervisory Committee candidates. Nominations may also be made by Curis Financial Credit Union members by means of petition containing the signatures of at least 50 members. To be valid, nominations by petition must be submitted with brief biographical data of the candidate and a signed certificate from the nominee stating that he/she is agreeable to the nomination and will serve if elected to office. Nomination forms may be obtained at any Curis Financial branch location or by calling (803) 978-2101 option 5.

The deadline for submitting nominations by petition to the credit union's corporate office is Wednesday, November 13, 2024. Please note nominations will not be taken from the floor at the annual meeting.

The election will be by means of a mail or email ballot. Ballots will be sent to Curis Financial members only if there are more candidates nominated than vacant seats on the Board or Supervisory Committee. Election results will be presented at the annual meeting. The following individuals are recommended by the Nominating Committee for election in 2025:

#### Board Nominations

- B.J. Traynum
- Fay Ann Parker-Brown
- Nancy B. McLendon

#### Supervisory Committee

- Jonathan Morse

## Financial Freedom is Possible

As the leaves begin to change, so do our priorities. If your goal this fall is to eliminate high-interest credit card debt (and the stress that comes with it), you're not alone in this journey.

We understand how overwhelming it can be to manage finances and handle debts. As a member of Curis Financial, you have direct access to many resources for improving your financial wellness, including free financial counseling from Greenpath Financial Wellness, a nonprofit organization that's been helping people manage their finances since 1961.

Their approach is straightforward: there's no one-size-fits-all solution when it comes to your finances. They'll take the time to understand your unique situation and where you want to be. They also provide free financial education to deepen your financial resiliency.



**Embrace the season of change and find out how GreenPath can create a personalized plan that works for you.**

## What is a Debt-to-Income (DTI) Ratio?

Keeping debt manageable is essential to your financial wellness. How do you know if your debt level is healthy. To calculate your DTI, add up all your monthly debt payments, then divide by your monthly income.

Ideally, you want your DTI to be as low as possible because that indicates that your income is well above what you need for recurring expenses.

A low debt-to-income ratio increases the odds that you will be able to meet your monthly obligations. The lower your ratio... the better!

According to NerdWallet, if your DTI is:

- Less than 36% - your debt is likely manageable relative to your income
- 36%–42% - this level of debt could cause lenders concern, and you may have trouble borrowing money
- 43%–50% - paying off this level of debt may be difficult, and some creditors could decline your application
- Over 50% - paying down this level of debt will be difficult, and your borrowing options may be limited



## International Credit Union Day

International Credit Union Day is Thursday, October 17. Be on the lookout for details on this year's celebration on our website and in your email inbox soon.



803-978-2101



[CurisFinancial.org](https://www.CurisFinancial.org)



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## FREE SHREDDING EVENTS!

**FRIDAY, OCTOBER 18th 10AM - 1PM - Irmo**

**FRIDAY, OCTOBER 25th 10AM - 1PM - Columbia**



Get the details at [CurisFinancial.org](https://www.CurisFinancial.org)