

President's Letter

As we close out another year and look back on our accomplishments, it is evident 2025 was not only successful from a financial perspective for the Credit Union, but also an exciting time of product and service enhancements. As new technology continues to impact the financial services industry, Curis Financial is committed to maintaining a competitive position designed to improve your member service experience.

Some major highlights for 2025 include investing in improvements to services and products designed to expand account access and usefulness. Included in the enhancements are a new website, online banking, and mobile banking platforms. The Credit Union also invested in a new robust lending platform that will provide the ability to streamline and automate the lending process, allowing for quicker response time.

In addition to the technological investments, Curis Financial continued its support of the healthcare community by participating in Prisma Health's Financial Wellness Month, supporting the Prisma Health Midlands Foundation and Prisma Health Baptist Easley Foundation, as well as offering four \$2,500 higher-education scholarship in 2025, and we are currently taking applications for the 2026 scholarships.

While 2025 continued to be a year of transition, along with new opportunities, our promise is to stay true to **our core mission to serve the financial needs of you, our valued member.**

We wish you much success in the new year and look forward to serving you throughout 2026!

Hansel Hart
President

Holidays Closures

January 1st – **New Year's Day**

January 19th – **Martin Luther King Jr. Day**

February 16th – **Presidents' Day**

Upcoming Events

Stay tuned for Member Appreciation events throughout the year.

Branch Locations

All locations open Monday-Friday
8:30 am – 5:00 pm

Richland Branch

9 Medical Park Suite 240, Columbia, SC 29203

Baptist Branch

1333 Taylor Street Suite 5-C, Columbia, SC 29201

Parkridge Branch

100 Palmetto Health Parkway Suite G-101,
Columbia, SC 29212

Easley Branch

200 Fleetwood Drive, Easley, SC 29640

2026 Annual Meeting

Curis Financial will hold its 2026 Annual Meeting on **Wednesday, February 4, 2026, at 12:00pm in the Prisma Health Richland Dana Mitchell Auditorium.** Join us for lunch while we share 2025 highlights and preview what's coming in 2026. **This year there will be door prizes and \$1000 in cash giveaways!** Keep an eye on our website and social media pages in the coming weeks for additional information about the Annual Meeting.



**Wednesday,
February 4, 2026**



12:00 PM



**Prisma Health Richland,
Dana Mitchell Auditorium**

2026 Scholarship Opportunities

We are proud to announce Curis Financial Credit Union will award four \$2500 college scholarships to help deserving students further their education.



Eligibility Requirements

- Student must be a Curis Financial Credit Union member in good standing and have their own member number
- Must be a high school senior or currently enrolled in college or a higher education program.
- GPA of 2.5 or higher (on a 4.0 scale)

Applications are open now through February 1st. Winners will be notified in April. **Apply today!**



Scan to Apply Today!



Unlock the Power of Your Home's Equity

At Curis Financial our Home Equity Line of Credit (HELOC) provides you with flexible, on-demand access to funds whenever you need them, making it the perfect option for home improvements, covering education costs, managing medical expenses, or consolidating high-interest debt. With competitive interest rates and up to \$500 in closing costs paid, our HELOC is tailored to support your financial goals and provide peace of mind.

Contact us today to get started.



Plan Ahead for a Stress-Free Holiday Season Next Year!

Still recovering from the holidays? Don't let those expenses sneak up on you again. Take control of your financial wellness and make next Christmas truly merry and bright. It's never too early to start planning for next year, and our Christmas Club account is the perfect "holiday helper" to ensure you have cash on hand when the season arrives.

Set up automatic transfers or payroll deduction to save consistently throughout the year and prevent relying on credit cards when shopping for gifts, decorations, or travel.

Log in to Digital Banking, online or through the app, to open a Christmas Club account or visit a branch.



Financial Wellness Corner

Looking for quick, helpful reads to boost your financial know-how? Check out our Blog Corner, where we share tips, updates, and advice tailored just for Curis Financial members.

Setting & Reaching Financial Goals in 2026

Setting financial goals is one thing, reaching them is another. An estimated 80% of New Years Resolutions are out the window by mid-February every year, according to US News and World Report. Many of us start the year with great intentions: we really believe this will be "our year" – and then life happens, and maybe this isn't "our year" after all (yet again).

Join us for a free workshop presented by GreenPath Financial – January 21, 2026, 3 PM ET. They'll talk about how to be honest with yourself to set realistic goals, how to understand and be prepared for what may derail your progress, and strategies to keep you moving towards your goals all year long.



Scan to Register Today!

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