

### Golden Opportunity for a Fresh Start

Looking for a vehicle but worried about your credit score? Curis Financial is here to help. Our specialized loan program focuses on your potential, not just your past.

#### The Golden Opportunity Advantage:

- Fair Rates: Competitive terms that make your monthly payments manageable.
- No Credit? No Problem: We'll help you establish a solid foundation.
- Credit Repair: Our team works with you to structure a loan that helps rebuild your financial standing with every on-time payment.

Borrow up to \$22,000 for up to 72 months at 12.99% APR. Your journey to better credit starts behind the wheel. **Apply today!**

APR = Annual Percentage Rate. Payment example on a \$22,000 auto at 12.99% APR for 72 months your payment would be \$441.77/month. Rates are subject to credit worthiness and credit approval. Maximum loan-to-value limits apply. Vehicles must be 7 years old or newer with less than 85,000 miles to qualify for promotion. Rates, terms and conditions of promotion are subject to change without notice. No other offers/discounts apply. Offer valid only on new money vehicle loans. Existing Curis loans are excluded from this promotion. Offer expires June 30, 2026.

### Online Banking Safety Tips

These days online banking safety requires a combination of traditional habits and a strong defense against increasingly sophisticated threats.

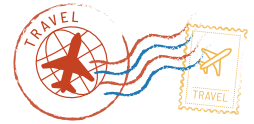
Consider these tips to help you outsmart modern cybercriminals and secure your digital accounts:

- **Secure Logins** – Create complex, unique passwords using a mix of letters, numbers and symbols. Avoid re-using passwords from other sites.
- **Device Level Authentication** - Use the device's native biometric options such as fingerprint or face identification or the device-level screen lock PIN.
- **Enable 2FA/MFA** – Always enable two-factor or multi-factor authentication, which adds a second, required step such as an authenticator app.
- **Avoid Public Wi-Fi** - Never log into your bank account on unsecured, public Wi-Fi networks, as hackers can easily intercept your credentials.
- **Monitor Accounts Daily** - Review transactions regularly for unauthorized activity and set up transaction alerts.

If you suspect fraud on your Curis account, contact us immediately.



### Going on Vacation? Join the Club!



Dreaming of a white-sand beach or a mountain retreat this summer? While travel costs for fuel and lodging continue to rise in 2026, your Credit Union is here to make sure your getaway is funded by savings, not debt.

**"Set It and Forget It" with Payroll Deduction:** The secret to stress-free savings is automation. Setting up a recurring payroll deduction or automatic transfer makes it easier to stick to your goals.

**Discipline Built-In:** Our Vacation Club Account allows two free withdrawals per calendar year, designed to help you reach your travel goal without the temptation to "dip in" for everyday expenses.

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



### Drive Away With 1% Cash Back



Whether you are buying new, pre-owned, or refinancing from another lender, we have the rate and the reward to get you moving.

- Earn a cash incentive of 1% on your auto loan amount up to \$300.
- Start your journey with rates as low as 3.99% APR.
- Choose a payment plan that fits your lifestyle with terms up to 84 months.
- Fast Approvals: Our online application makes it easy to get pre-approved and shop with confidence.

#### Ready to start your engines? Apply Now!

Minimum loan amount is \$10,000. APR = Annual Percentage Rate. Payment example on a \$20,000 auto at 3.99% APR for 36 months your payment would be \$590.48/month. Interest rates range from 3.99%-17.99% APR but may vary. Rates are subject to credit worthiness and credit approval. Maximum loan-to-value limits apply. 1% cash-back incentive will be deposited into your Curis Financial savings account within thirty (30) business days of the loan funding. Maximum cash back of \$300 per financed loan. Loan must remain at Curis Financial for a minimum of 180 days or rebate amount will be added back to the loan upon payoff. Vehicles must be 7 years old or newer with less than 85,000 miles to qualify for 1% cash back promotion. Rates, terms and conditions of promotion are subject to change without notice. No other offers/discounts apply. Offer valid only on new money vehicle loans or refinances from another financial institution. Existing Curis loans are excluded from this promotion. You must mention offer to receive promotion benefits. Offer expires June 30, 2026.

# Annual Meeting Recap

Curis Financial held its Annual Meeting on February 4, 2026, where we shared a recap of our performance in 2025 and a look ahead to what's planned for 2026, including technological investments for improved services and convenience. Members that attended were treated to lunch, promotional items and a chance to win one of several cash prizes totaling \$1,000. Congratulations to the winners! If you missed out, make sure to join us next year.

## Board Election Results

Congratulations to Shanna Perry, Mary Winstead, and Tim Walker for being re-elected to another term!

## Supervisory Committee Election Results

Congratulations to Louis Johnston and Jonathan Brock for being re-elected to another term!

## Thank You to Our Volunteers

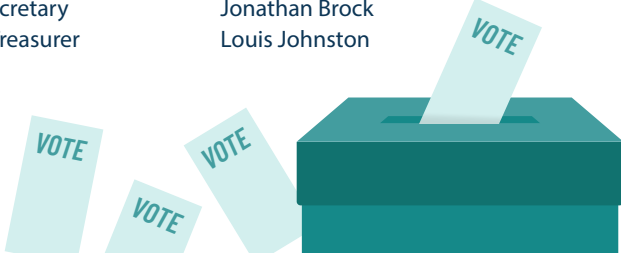
We extend our deepest gratitude to the Board of Directors and Supervisory Committee; their steadfast leadership and dedication remain instrumental to the continued success of Curis Financial and the financial wellness of our members.

### Board Of Directors:

Nancy McLendon – Chair  
Shanna Perry – Vice Chair  
Mary McKissock – Secretary  
Fay Parker-Brown – Treasurer  
BJ Traynum  
Eureka Farrell  
Mary Winstead  
Pam Burgess  
Tim Walker

### Supervisory Committee:

Jonathan Morse – Chair  
Stewart Cooner – Secretary  
Jonathan Brock  
Louis Johnston



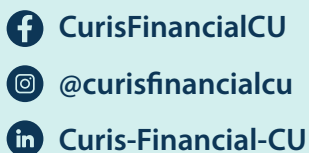
## IRA Withholding Reminder

Payments from your IRA are subject to federal income tax withholding unless you elect "No Withholding." You may change your withholding election at any time before receiving payment. To update your withholding election, contact Curis Financial Credit Union for the appropriate form to complete.

Withholding from IRA payments, combined with other withholdings, may help you avoid estimated income tax penalties. However, it does not change the total tax you owe. Curis Financial does not give tax advice. Consult your tax advisor for guidance specific to your financial situation.

## Stay Connected!

Follow us on social media for updates, tips, and special promotions.



## Holiday Closures

May 25th – **Memorial Day**

June 19th – **Juneteenth**

September 7th – **Labor Day**

## Upcoming Events

**Member Appreciation Week coming in May.** Stay tuned for more details.

## 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

## Privacy Policy

Your privacy is our priority. Scan the QR code below to view our current Privacy Policy and to learn more about how we protect your financial information.

