

Joint Venture

Published Quarterly by SCI Federal Credit Union, PO Box 3258, Florence, SC 29502

2018 Annual Membership Meeting

 Where: The Southeastern Institute of Manufacturing and Technology, Florence, SC
The Southeastern Institute of Manufacturing and Technology (SiMT) is at 1951 Pisgah Road in Florence SC. Just minutes off of I-95, SiMT is easily reached by car. Turn into Florence-Darlington Technical College (FDTC) from Hwy 52 between Florence and Darlington at the SiMT sign.

• Follow this road through the FDTC campus to the SiMT entrance.

When: Friday, April 13, 2018, 6:00 PM

(Note: The Credit Union will Close at 1:00 PM this day)

Time: 6:00 PM

Dinner will be served, so we need to know if you will be able to join us. Please stop by or call the credit union at (843) 669-3712 before Friday April 6, 2018 to reserve your seat. There will be an election and a business meeting. Come join your fellow credit union members and take an active role in YOUR Credit Union!



1st Quarter 2018

2nd Quarter 2018 Holidays

SCI FCU Annual Meeting Friday, April 13, 2018 Credit Union closes at 1:00pm

Memorial Day Monday, May 28, 2018

Independence Day Wednesday, July 4, 2018



WE'VE MOVED!

Effective Tuesday, March 13, 2018, our new physical address is 812 Second Loop Road in Florence, SC 29505. We're located in Huntington Plaza next to Fitness World Gym and House of Vacuums. Our new location offers a drive-through for added convenience. Our new office hours will be from 8:30 am until 5:00 pm, Monday through Friday, with our drive through open an additional hour from 5:00 pm until 6:00 pm on Fridays. Our mailing address and phone /fax numbers remain the same. We're very excited about the future of your credit union. We still offer our members the personal touch they're used to getting, only in a different location. Please come visit us at our new facility!

The mission of SCI Federal Credit Union is to incorporate sound, systematic savings and loan programs in various fields and services at competitive rates, all with a personal touch and convenience in mind for our members.

BOARD OF DIRECTORS

Daniel L. Broach, President Franklin J. Cockfield, Vice President William N. Leach, Treasurer Gayle Hutchinson, Secretary Heyward Lee, Director Don Roth, Director Sam Singletary, Director

SUPERVISORY COMMITTEE

Charles Norris, Chairperson Don Roth Richard Waldrop

LOAN OFFICERS

Rob Seastrunk William Rowell Michael McKay

STAFF

Rob Seastrunk, Manager Renea Alexander, MSR Chelsey Gasque, MSR Larry Holmes, MSR

CONTACT INFORMATION

Phone 843-669-3712 Fax 843-669-3851 800-371-8354 toll free Web Site: www.scifcu.com Mailing Address: PO Box 3258, Florence, SC 29502 Physical Address: 812 Second Loop Road, Florence, SC 29505

SERVICES

Share Savings Accounts No Minimum Balance Checking **Overdraft Protection** Share Certificates Individual Retirement Accounts Traditional, Roth, Education New or Used Automobile Loans New or Used Motorcycle Loans New or Used Recreational Vehicle Loans New or Used Boat Loans Line-of-Credit Loans Credit Disability Insurance Credit Life Insurance Free Financial Counseling Direct Deposit/Net Pay ATM/VISA Check Card **On-line Financial Services** Phone Teller Visa® Platinum Credit Cards

> <u>Seasonal</u> Carowinds Tickets Six Flags Over GA Tickets

2018 Board of Directors Election

The Nominating Committee for SCI Federal Credit Union has submitted four individuals for the three open Board of Director's positions at this year's Annual Membership Meeting to be held April 13, 2018. The election will be held for the Board of Directors this year at the credit union office, 812 Second Loop Road in Florence, SC between 8:30 AM and 5:00 PM on Thursday, April 12, 2018 and between 8:30 AM and 1:00 PM on Friday, April 13, 2018. Voting will also take place at the SiMT, 1951 Pisgah Road in Florence, SC prior to the Annual Meeting from 6:00 PM until 7:00 PM on Friday, April 13, 2018. The Election results will be announced during the Annual Meeting. According to SCI Federal Credit Union By-laws, there will be no nominations accepted from the floor. The following are the four candidates for SCI Federal Credit Union Board of Directors in 2018:

Daniel Broach is currently the President of the SCI FCU Board of Directors and is a former Vice President of the Board of Directors. Dan also served as Chairman of the SCI FCU Supervisory Committee. He is retired from WestRock in Florence, SC as a former General Mechanic. He has been a member of the credit union since 1971.

Joshua McClam joined the WestRock Corporation in 2015, and previously worked at a Georgia Pacific Mill. Joshua is currently the Maintenance Supervisor for the Power and Recovery Areas in Florence. He also serves on the Board of Trustees at Terrell's Church of God of Prophecy.

Donald Roth is retired from WestRock in Florence, SC as a former General Mechanic. Don is currently an SCI FCU Board Member and has served as Secretary of the Board of Directors in the past. Don also currently serves as a member of the Supervisory Committee. He previously served as Chairman of the Supervisory Committee and as Chairman of the Credit Committee. He has been a member of SCI FCU since 1981.

Sam Singletary is currently an SCI FCU Board Member and has previously served as a Loan Officer and Membership Officer. Sam is retired from WestRock in Florence, SC as a former General Mechanic and has been a member of the credit union since 1989.

Share Dividend Rates

The Board of Directors has declared the following dividend rates effective 1/01/2018 through 3/31/2018.

SHARE ACCOUNT	MINIMUM OPENING REQUIREMENT	ACCOUNT BALANCE	APY*	DIVIDEND RATE	
Share Savings	\$25.00 \$5,000.>	\$0-\$5,000. 0.30%	0.15% 0.30%	0.15%	-
IRA'S			0.50%	0.50%	
Share Drafts			0.05%	0.05%	_

FEES COULD REDUCE EARNINGS ON ACCOUNTS.

THESE RATES MAY CHANGE AFTER THE ACCOUNT IS OPENED AS DETERMINED BY THE CREDIT UNION'S BOARD OF DIRECTORS.

Ask an employee for further information about the fees and terms applicable to the advertised accounts. *APY = Annual Percentage Yield