



Joint Venture

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

4th Quarter 2018

Nominations for SCI Board

The Nominating Committee for SCI Federal Credit Union has submitted two individuals for the two open Board of Director's positions at the 2019 Annual Membership Meeting. Because of the fact that these two candidates are running unopposed, there will be no election held for the Board of Directors next year. The two candidates will be elected by acclamation. According to SCI Federal Credit Union By-laws, there will be no nominations accepted from the floor. The following are the two candidates for SCI Federal Credit Union Board of Directors in 2019:

The two nominees are also incumbents on the SCI FCU Board of Directors:

1. Franklin Cockfield: Franklin came to WestRock at the Florence mill in 1976. He is retired and previously worked on the number one paper machine as Lead Operator. Franklin currently serves as the Vice-President of the Board of Directors and has previously served as Chairman of the Board of Directors as well as served on the Supervisory Committee.

2. Heyward Lee: Heyward is an E & I Specialist in maintenance with WestRock at the Florence mill, and has been with the mill since 1982. Heyward currently serves on the Board of Directors. He has served our credit union in the past as a Loan Officer, Secretary of the Board and as Chairman of the Supervisory Committee.

The date and location of our 2019 Annual Meeting will be announced in our 1st Quarter 2019 Newsletter.

Annual Notice Regarding Non-Visa Pinless Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Plus, Accel/Exchange and Star network(s).

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice.

1st Quarter 2019 Holidays

Martin Luther King, Jr. Day
Monday, January 21, 2019



We proudly announce...
back by popular demand –

ALLPOINT Surcharge Free ATM Network. ALLPOINT offers several Surcharge Free ATM's in the Florence/Marion/Latta/Johnsonville area.

Visit our web site at: www.scifcu.com for a surcharge free network locator, or download the ALLPOINT App on your smartphone.

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

STAFF

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

CONTACT INFORMATION

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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

Seasonal

Carwinds Tickets
 Six Flags Over GA Tickets

Introducing Courtesy Pay

We are excited to announce the arrival of Courtesy Pay, another way for you to manage your occasional cash shortage!

With Courtesy Pay, we may honor your insufficient transactions up to \$500 and charge our Courtesy Pay fee of \$30.00 per transaction. Courtesy Pay is a discretionary service available to share draft accounts in good standing, which includes at least: (a) making consistent deposits; (b) no past due loans; (c) bring your account to a positive balance at least once business day every 30 days.

If your account is in good standing, Courtesy Pay will automatically be added to your account for checks, automatic bill payments and other debit transactions. If you would like to extend Courtesy Pay overdraft coverage to your debit card, simply contact us!



New and Used Auto Loans as low as 2.75% APR*
 (Not all members will qualify for this rate.
 Annual Percentage Rate / APR determined by credit score and length of time financed)

Vacation Loans –

Borrow up to \$2,500.00 rates as low as 9.0% APR*.
 (Not all members will qualify for this rate. Annual Percentage Rate / APR determined by credit score)

Mobiliti with Remote Deposit Capture.

Our home banking app for Android and iPhone.

NetTeller users can now download our new App on their smart phones. Simply search on “touch banking” on your phone’s app store. The application is free. Then enter the code “scifedcu” when prompted and set up your new app on your phone. It is secure and convenient when you need to access your account on the go. You must first enroll in NetTeller in order to use the App.

Our newest feature is Remote Deposit Capture. You can now take a picture with your smartphone of a check for deposit to your account. This remote feature will save you the trip to the credit union or the cost of a stamp for depositing of checks. (Certain restrictions apply-contact the credit union for details.)

Share Dividend Rates

The Board of Directors has declared the following dividend rates effective 10/01/2018 through 12/31/2018.

| SHARE ACCOUNT | MINIMUM OPENING REQUIREMENT | ACCOUNT BALANCE | APY* | DIVIDEND RATE |
|---------------|-----------------------------|---------------------------|----------------|----------------|
| Share Savings | \$25.00 | \$0-\$5,000. \$5,000.> | 0.15% 0.30% | 0.15% 0.30% |
| 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