



# Joint Venture

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1st Quarter 2019

**MARK YOUR CALENDARS!!! — SATURDAY, MAY 11, 2019**

## 2019 Annual Membership Meeting

**Where:** Lynchess River County Park  
5094 County Park Rd  
Coward, SC 29530

**Directions:** From Florence: Take S. Irby Street (Hwy 52) South towards Lake City. Approximately 12 miles from the intersection of Second Loop Road and Pamplico Hwy, turn right on to W. Old Number 4 Hwy, which is the first Road after you pass over Lynchess River. Drive 1.8 miles and turn right onto State Park Road. This road turns into County Park Road. The park is on your left. Our Meeting is in the circular main building.

**When:** Saturday, May 11, 2019

**Time:** 1:00 PM

Lunch 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 May 3, 2019 to reserve your seat. There will be door prizes and a business meeting. Come join your fellow credit union members and take an active role in **YOUR** Credit Union!

### SCI Federal Credit Union Visa® Platinum Credit Card

**Features:**

- No Annual Fee
- No Balance Transfer Fees
- Grace period for Purchases to avoid finance charges
- UChoose Rewards® Program offers points earned on purchases for merchandise, event tickets, travel, activities and gift cards.
- Interest rates as low as **6.50% APR** (variable rate) to qualified applicants.
- Your **APR** will be **6.50%** to **18.00%**, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.

Contact us today at (843) 669-3712 for more details and learn how to apply.

### 2nd Quarter 2019 Holidays

The Office will be Closed:

**Good Friday**  
Friday, April 19, 2019



**Memorial Day**  
Monday, May 27, 2019

**Independence Day**  
Thursday, July 4, 2019

ATM

COMING SOON:

The opening of our **NEW** drive thru ATM available free to all SCI FCU members with your SCI FCU Visa Debit/ATM card! Now access your checking account 24/7 in the parking lot beside our office on Second Loop Road.

**Allpoint** SCI FCU participates in the 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](http://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**

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

**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!



**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)

**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)



**Share Dividend Rates**

The Board of Directors has declared the following dividend rates effective 1/1/2019 through 3/31/2019.

SHARE ACCOUNT	MINIMUM OPENING REQUIREMENT	ACCOUNT BALANCE	APY*	DIVIDEND RATE
Share Savings	\$25.00	\$0-\$5,000.	0.15%	0.15%
		Over \$5,000.>	0.30%	0.30%
IRA'S	--	--	0.70%	0.70%
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