



Joint Venture

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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 2020 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 2020:

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

1. Gayle Hutchinson: is retired as the Sr. Human Resources Benefit Representative for Smurfit-Stone Container in Florence. Gayle served for approximately 10 years on the Supervisory Committee of SCI FCU, and is currently serving the end of her fifth term on the Board of Directors for SCI FCU. She is currently a Real Estate Agent for ERA Leatherman Realty, Inc.

2. Billy Leach: Billy currently serves as the Treasurer of the Board of Directors for SCI FCU, and has previously served as Vice President and President of the SCI FCU Board of Directors. Billy is retired as a General Mechanic from Smurfit-Stone Container in Florence. Billy has been a member of the credit union since 1966 and served many of those years as a credit union volunteer.

MARK YOUR CALENDARS! Saturday, April 25, 2020

2020 Annual Membership Meeting

Where: Lynches 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 Lynches 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, April 25, 2020

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 April 17, 2020** 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!

Courtesy Pay

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 one 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!

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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 Florence, SC 29502
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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

1st Qtr. Holidays:



Martin Luther King, Jr. Day
 Monday, January 20, 2020



President's Day
 Monday, February 17, 2020

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.)*

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)



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.



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.



Share Dividend Rates

The Board of Directors has declared the following dividend rates effective 10/01/2019 through 12/31/2019.

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	--	--	0.80%	0.80%
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