

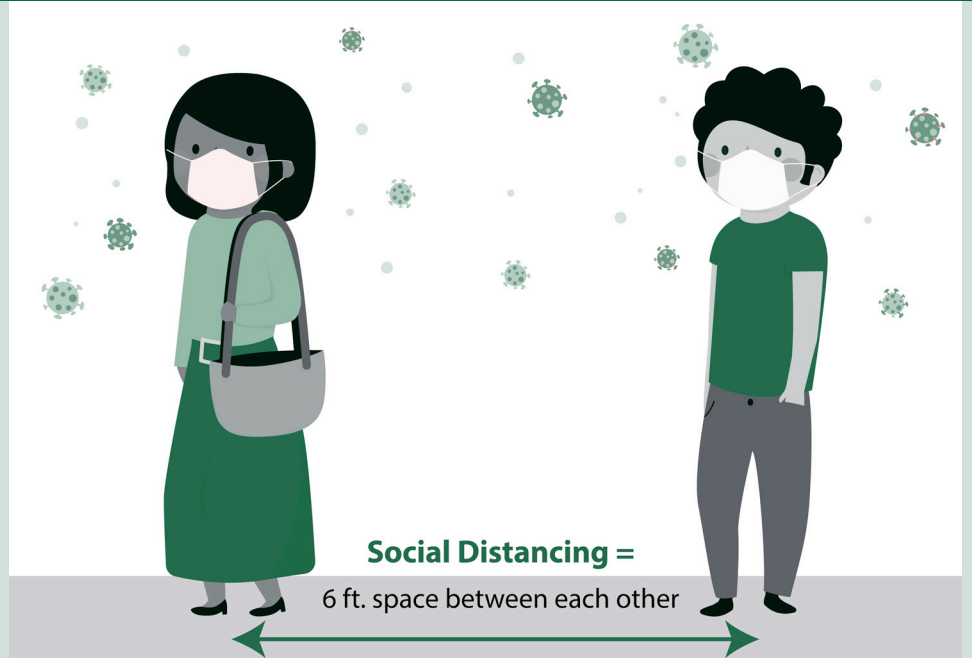


Joint Venture

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

Dear Members,

Effective June 15, 2020, SCI FCU will re-open the lobby for transactions. We ask that those members that need to come inside, **please observe social distancing in the midst of the COVID-19 Pandemic.** We also ask that you continue to use our drive-thru whenever possible for basic transactions. If you need to come inside you are welcome, but please keep the number of people with you to a minimum for your and our employee's safety.



I know I speak for all of our staff when I say we dearly miss the fellowship and conversations we were used to with our members, and that day will eventually return, however as we monitor the pandemic, it is simply not safe yet. **Please continue to be safe and support your credit union. We are still here for you, and with your help we will get through this crisis.**

Our Board of Directors has decided that it is simply too soon to plan a date or place for our Annual Membership Meeting. Once they make the decision, we will notify the membership through our newsletter or a special mailing, emails and post it on our web site. Our Credit Union By-Laws require us to hold an Annual Meeting each calendar year, so we will conduct one before December 31, 2020. There is no election this year as all Board incumbents up for re-election are running unopposed.

Thank you for your support and please be safe.

Rob Seastrunk – CEO/Manager

E-Statement Service Free Through NetTeller

If you are tired of credit union statements piling up in your home, sign up for e-statements. This free service can be accessed through NetTeller. Simply sign on to your NetTeller account and click on "E-Statements" under the "Services" heading. You can download your monthly and quarterly statements and have them accessible for viewing or printing at your convenience. There is no need to store all those paper statements any more. You will receive an e-mail when your statements are ready as a reminder. This is just one of the many service you can access though our web site and NetTeller! If you are not currently enrolled in NetTeller, simply go to our web site, www.scifcu.com and click on the NetTeller tab on the left-hand side of your screen. You can enroll by clicking on "Learn more about NetTeller and how to enroll. You can access your account online, make transfers between accounts, and make payments on loans. There are many convenient features such as Balance and transaction alerts that can be sent as e-mails and/or text messages to notify you of all kinds of different things relating to your account - loan due reminders, transaction thresholds specified by you and low balance alerts.

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, CEO
 Renea Alexander, MSR
 Chelsey Gasque, MSR
 Larry Holmes, MSR

CONTACT INFORMATION

Phone: 843-669-3712

Fax: 843-669-3851

Phone Teller: 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

3rd Qtr. Holiday:



Labor Day –

Closed Monday, September 7, 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)



Pave the way with 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!



SCI FCU is proudly a member of 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 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 4/1/2020 through 6/30/2020

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	--	--	0.60%	0.60%
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