



# Joint Venture

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

## 2020 Annual Membership Meeting Saturday, November 14, 2020!!!

**Where:** GotoMeeting® on your PC or mobile device. ***This year, we will be conducting our Annual Membership Meeting virtually online due to the current COVID-19 Pandemic.***

**When:** Saturday, November 14, 2020

**Time:** 2:00 PM

This year we will conduct our Annual Membership Meeting online for the safety of our Members, Staff and Volunteers. Our format this year will be to conduct the Business Meeting, approve Annual Minutes and Reports as well as to re-elect two of our incumbent Board Members by Acclamation since they are running un-opposed. (Gayle Hutchinson and Billy Leach)

Please call the credit union at (843) 669-3712 or email us at [memberservice@scifcu.net](mailto:memberservice@scifcu.net) if you would like to attend before Thursday, November 12, 2020. We will conduct our meeting via GoToMeeting® and will email attendees a link to join the meeting on their PC or mobile device. Come join your fellow credit union members and take an active role in YOUR Credit Union!

**Note:** In celebration of 55 years of service to our members, we will be randomly selecting 10 members in good standing to receive a \$50.00 deposit into their Share Account with SCI FCU. The drawing will be conducted on Monday, November 16, 2020 and you do not have to attend the Virtual Annual Meeting to be eligible to win. You simply need to have a minimum of \$25.00 in your Prime Share Account and any loan payments must be current to within 10 days. Staff will notify the winners by telephone on Monday, November 16, 2020. **Good luck!**

**Due to the COVID-19 Pandemic, SCI FCU's Lobby remains closed except by appointment until further notice. We ask all members to use our convenient drive-thru, ATM and electronic services for general transactions. If you need to meet with one of our staff, simply give us a call for an appointment. Masks and social distancing are required when entering the building.**



## Introducing Our New Apps! New Look, New features. Two Apps in one!

Introducing our new Mobile Banking Apps with Remote Deposit Capture and now CARD MANAGER. Our home banking apps for android and iPhone. Once you download these Apps, they will integrate together with a single sign-on. Simply search your App Store on your mobile phone (Android or iPhone) for SCI FCU Mobile. Download the Apps and control your SCI FCU Accounts.



### Mobile Banking App



### Card Usage Controls

- Spending limits can be established to allow transactions up to a certain dollar value and decline transactions when amounts exceed pre-defined thresholds
- Transactions can be monitored or controlled for specific merchant categories such as gas, hotel, travel, restaurants and groceries

### Card On/Off Setting

- When the card is "on," transactions are allowed in accordance with the cardholder's usage control settings
- When the card is "off," no purchases or withdrawals are approved until the card is subsequently turned back "on." This control can be used to disable a lost or stolen card.

*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](http://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



## Christmas Loans –

**Borrow up to \$2,500.00 rates as low as 9.0% APR\*.**  
**Available October 1 through December 31, 2020.**  
(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.



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](http://www.scifcu.com) for a surcharge free network locator, or download the ALLPOINT App on your smartphone.

## 4th Quarter, 2020 Holidays:



### Columbus Day

Monday, October 12, 2020  
Closed



### Veteran's Day

Wednesday,  
November 11, 2020  
Closed



### Thanksgiving

Thursday,  
November 26, 2020  
Closed

### Day after Thanksgiving –

Friday,  
November 27, 2020  
Office Closes at 1:00 PM



### Christmas Eve

Office Closes at 1:00 PM  
Thursay,  
December 24, 2020



### Christmas Day

Friday,  
December 25, 2020  
Closed



### New Year's Day

Friday,  
January 1, 2021  
Closed



## 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 **4.25% APR** (variable rate) to qualified applicants.
- Your **APR** will be **4.25%** to **17.25%**, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate as published in the Wall Street Journal.

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

## Share Dividend Rates

The Board of Directors has declared the following dividend rates effective 7/1/2020 through 9/30/2020

SHARE ACCOUNT	MINIMUM OPENING REQUIREMENT	ACCOUNT BALANCE	APY*	DIVIDEND RATE
Share Savings	\$25.00	\$0-\$5,000.	0.10%	0.10%
	Over \$5,000.>	0.20%	0.20%	
IRA'S	--	--	0.25%	0.25%
Share Drafts	--	--	0.03%	0.03%

#### 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