

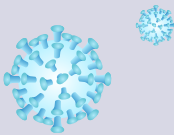


# Joint Venture

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

## 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.



## 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 **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.



## 2021 Board Elections:

There are three open seats for the SCI Federal Credit Union Board of Directors. Anyone interested in running for the position should contact one of the following Nominating Committee Members by Thursday, June 10, 2021 at PO Box 3258, Florence, SC 29502:

Gayle Hutchinson, Chairperson  
Heyward Lee  
William (Bill) Rowell

Nominations for vacancies on the Board of Directors also may be made by petition, signed by one percent of the members or a minimum of twenty members. Nominations by petition must be filed with the secretary of the credit union at least 40 days before the annual meeting. If there is more than one nominee for each vacant Board position, an election by ballot box will be conducted before the annual business meeting. The membership will be notified in writing of voting times and locations. The estimated date for the 2021 Annual Meeting will be late summer to early fall depending on the severity of the current COVID-19 Pandemic. The date, time and location will be posted in our second Quarter 2021 newsletter mailed to members.

## Our Apps!

View transactions, balances and transfer funds between linked accounts. Make loan payments from your share accounts. Deposit checks to your account by taking a picture of the check and following the prompts. Monitor and control debit card transactions – receive notifications on your smart phone when pre-selected thresholds are reached.

Manage and review debit card usage for your dependents

### 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.



Mobile Banking App



Card Manager

**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 Singletery, 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:** 843-669-8201

**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

**2nd Quarter, 2021 Holidays:**



**Good Friday**  
 Friday, April 2, 2021  
 Close at 1:00pm



**Memorial Day**  
 Monday, May 31, 2021  
 Closed

**Vacation Loans**

**Borrow up to \$2,500.00 rates as low as 9.0% APR\* with repayment terms up to 24 months.**

Vacation Loan Disclosure: A \$2,500.00 loan for a 24-month repayment period at 9.0% APR\* would have monthly payments of approximately \$114.25. (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 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!



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.

SCI FCU now has a drive through 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.



**Share Dividend Rates**

The Board of Directors has declared the following dividend rates effective 01/01/2021 through 03/31/2021.

SHAREACCOUNT	MINIMUM OPENING REQUIREMENT	ACCOUNT BALANCE	APY*	DIVIDEND RATE
Share Savings	\$25.00	\$0-\$5,000.	0.05%	0.05%
		\$5,000.>	0.10%	0.10%
IRA'S	--	--	0.20%	0.20%
Share Drafts	--	--	0.01%	0.01%

**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