



Joint Venture

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2nd Quarter 2021

2021 Annual Membership Meeting

Saturday, October 2, 2021

Where: GotoMeeting® on your PC or mobile device.

When: Saturday, October 2, 2021 Time: 2:00 PM

This year, we will be conducting our Annual Membership Meeting virtually online due the COVID-19 Pandemic.

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 three of our incumbent Board Members by Acclamation since they are running unopposed. (Daniel Broach, Don Roth and Sam Singletary.)

Please call the credit union at (843) 669-3712 or email us at memberservice@scifcu.net if you would like to attend before Thursday, September 30, 2021. 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!

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.



3rd Quarter 2021 Holidays

Independence Day (Observed)

Monday, July 5, 2021

Labor Day

Monday, September 6, 2021

New Auto Loans

As low as 1.99% APR and used auto loans as low as 2.24% APR*

(Not all members will qualify for this rate. Annual Percentage Rate/APR determined by credit score and length of time financed)



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 for a surcharge free network locator, or download the ALLPOINT App on your smartphone.

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

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

CONTACT INFORMATION

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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

Carowinds Tickets
 Six Flags Over GA Tickets

2021 Board of Directors Election

The Nominating Committee for SCI Federal Credit Union has submitted three individuals for the three open Board of Director's positions at this year's Annual Membership Meeting to be held October 2, 2021. Because of the fact that these three candidates are running unopposed, there will be no election held for the Board of Directors this 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 2021:



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

Daniel Broach is currently the President of the SCI FCU Board of Directors and is a former Vice President of the Board of Directors. Dan also served as Chairman of the SCI FCU Supervisory Committee. He is retired from WestRock in Florence, SC as a former General Mechanic. He has been a member of the credit union since 1971.

Donald Roth is retired from WestRock in Florence, SC as a former General Mechanic. Don is currently an SCI FCU Board Member and has served as Secretary of the Board of Directors in the past. Don also currently serves as a member of the Supervisory Committee. He previously served as Chairman of the Supervisory Committee and as Chairman of the Credit Committee. He has been a member of SCI FCU since 1981.

Sam Singletary is currently an SCI FCU Board Member and has previously served as a Loan Officer and Membership Officer. Sam is retired from WestRock in Florence, SC as a former General Mechanic and has been a member of the credit union since 1989.

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!

Share Dividend Rates

The Board of Directors has declared the following dividend rates effective 4/01/2021 through 6/30/2021.

SHARE ACCOUNT	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	--	--	0.15%	0.15%
Share Drafts	--	--	0.01%	0.01%

FEEES 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