

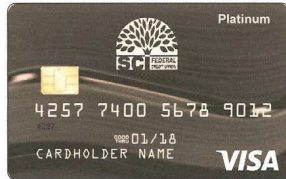


# Joint Venture

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

4th Quarter 2021

## Apply for the 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.

## Get prepared today with our Vacation loans

**Borrow up to \$2,500.00**  
**Rates as low as 9.0% APR\***



Limited to 1 per calendar year.

\*(Not all members will qualify for this rate.  
Annual Percentage Rate / APR determined by credit score)

## 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!**



### 1st Quarter 2022 Holidays:

**Monday, January 17, 2022**

Closed for Martin Luther  
King Jr Day

**Monday, February 21, 2022**

Closed President's Day

## New and Used Auto Loans



**As low as 1.99% APR\***

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

## 2022 Board Elections:

There are two open seats in 2022 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 Tuesday, March 15, 2022 at PO Box 3258, Florence, SC 29502 or 812 Second Loop Road, Florence, SC 29505:

Bill Rowell, Chairperson

Don Roth

Sam Singletary

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.

*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**

Phone: 843-669-3712

Fax: 843-669-3851

**Phone Teller:**

(843) 669-8201 or  
 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**

Carowinds Discount Codes  
 Six Flags Over GA Discount Codes

**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



CardControls

- 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.

**Share Dividend Rates**

The Board of Directors has declared the following dividend rates effective 10/1/2021 through 12/31/2021.

SHARE ACCOUNT	MINIMUM OPENING REQUIREMENT	ACCOUNT BALANCE	APY*	DIVIDEND RATE
Share Savings	\$25.00	\$0-\$5,000	0.05%	0.05%
		Over \$5,000	0.10%	0.10%
IRA'S	--	--	0.15%	0.15%
Share Drafts	--	--	0.01%	0.01%

FEEES COULD REDUCE EARNINGS ON ACCOUNTS.

\*APY = Annual Percentage Yield