



Joint Venture

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

1st Quarter 2022

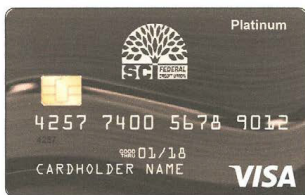
Nominations for SCI FCU Board of Directors:

The Nominating Committee for SCI Federal Credit Union has submitted two individuals for the two open Board of Director's positions at the 2022 Annual Membership Meeting for a three-year term. Because of the fact that these two 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 at the 2022 Annual Membership Meeting. 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 2022:

1. **Dyson Caraway:** Dyson is recently retired from WestRock in Florence. He was a General Mechanic at WestRock for 34 years and has been a member of SCI FCU since 1988.
2. **Franklin Cockfield:** Franklin came to WestRock at the Florence mill in 1976. He is retired and previously worked on the number one paper machine as Lead Operator. Franklin currently serves as the Vice-President of the Board of Directors and has previously served as Chairman of the Board of Directors as well as served on the Supervisory Committee.

The estimated date for the 2022 Annual Meeting will be late summer to early fall depending on the severity of the COVID-19 Pandemic. The date, time and location will be posted in our second Quarter 2022 newsletter mailed to members.

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 **4.50% APR** (variable rate) to qualified applicants
 - Your **APR** will be **4.50%** 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.



2nd Quarter 2022 Holidays:

Friday, April 15, 2022

Close at 1:00 PM for
Good Friday

Monday, May 30, 2022

Closed Memorial Day



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.

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)

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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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

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!

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.

Share Dividend Rates

The Board of Directors has declared the following dividend rates effective 01/01/2022 through 03/31/2022.

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%

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