



Joint Venture

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4th Quarter 2022

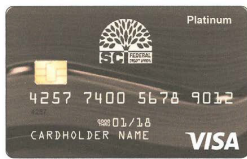
2022 Board Elections:

There are two open seats in 2023 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 Wednesday, March 15, 2023 at PO Box 3258, Florence, SC 29502 or 812 Second Loop Road, Florence, SC 29505:

Bill Rowell, Chairperson
Dyson Caraway
Heyward Lee

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.

Apply for the SCI Federal Credit Union Visa® Platinum Credit Card



- 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 **8.50% APR** (variable rate) to qualified applicants
- Your **APR** will be **8.50%** to **18.00%**, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate as published in the Wall Street Journal.

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

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 2023 Holidays:

Monday, January 16, 2023

Closed for

Martin Luther King Jr. Day

Monday, February 20, 2023

Closed for President's Day

New and Used Auto Loans



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.)

Get Prepared Today with our Vacation Loans



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

We also have great rates on Boats and Campers for those summertime vacations! (Not all members will qualify for this rate. Annual Percentage Rate / APR determined by credit score.)



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.

The mission of SCI Federal CreditUnion 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
 Dyson Caraway, Director
 Don Roth, Director
 Sam Singleary, Director

SUPERVISORY COMMITTEE

Charles Norris, Chairperson
 Heyward Lee
 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

Mobile Banking and Card Controls! 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 10/1/2022 through 12/31/2022.

SHARE ACCOUNT	MINIMUM OPENING REQUIREMENT	ACCOUNT BALANCE	APY*	DIVIDEND RATE
Share Savings	\$25.00	\$0-\$5,000	0.25%	0.25%
		Over \$5,000	0.40%	0.40%
IRA'S	--	--	0.60%	0.60%
Share Drafts	--	--	0.01%	0.01%

FEES COULD REDUCE EARNINGS ON ACCOUNTS.