



Joint Venture

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1st Quarter 2023

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 2023 Annual Membership Meeting. Because of the fact that these two candidates are running unopposed, there will be no election held for the Board of Directors next 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 2023:

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

1. Gayle Hutchinson: is retired as the Sr. Human Resources Benefit Representative for Smurfit-Stone Container in Florence. Gayle served for approximately 10 years on the Supervisory Committee of SCI FCU, and is currently serving the end of her sixth term on the Board of Directors for SCI FCU. She is a Real Estate Agent for ERA Leatherman Realty, Inc.

2. William Leach: Billy currently serves as the Treasurer of the Board of Directors for SCI FCU, and has previously served as Vice President and President of the SCI FCU Board of Directors. Billy is retired as a General Mechanic from Smurfit-Stone Container in Florence. Billy has been a member of the credit union since 1966 and served many of those years as a credit union volunteer.

MARK YOUR CALENDARS!

2023 Annual Membership Meeting

Where: Lynches River County Park
5094 County Park Rd
Coward, SC 29530

Directions: From Florence: Take S. Irby Street (Hwy 52) South towards Lake City. Approximately 12 miles from the intersection of Second Loop Road and Pamplico Hwy, turn right on to W. Old Number 4 Hwy, which is the first Road after you pass over Lynches River. Drive 1.8 miles and turn right onto State Park Road. This road turns into County Park Road. The park is on your left. Our Meeting is in the circular main building.

When: Saturday, August 5, 2023

Time: 1:00 PM

Lunch will be served, so we need to know if you will be able to join us. Please stop by or call the credit union at (843) 669-3712 before Friday July 28, 2023 to reserve your seat. Come join your fellow credit union members and take an active role in YOUR Credit Union!



2nd Quarter 2023 Holidays:

Friday, April 7, 2023

Close at 1:00 PM for Good Friday

Monday, May 29, 2023

Closed for Memorial Day

Tuesday, July 4, 2023

Closed for Independence Day

New and Used Auto Loans



Loans as low as 2.99% 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 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
- Dyson Caraway, Director
- Don Roth, Director
- Sam Singletary, 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

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 800-371-8354 toll free

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 Florence, SC 29502

Physical Address: 812 Second Loop
 Road, Florence, SC 29505

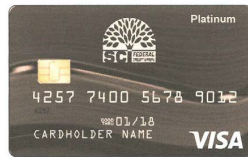
SERVICES

- 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

**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 **9.00% APR** (variable rate) to qualified applicants
- Your **APR** will be **9.00% 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!

Share Dividend Rates

The Board of Directors has declared the following dividend rates effective 1/1/2023 through 3/31/2023.

SHARE ACCOUNT	MINIMUM OPENING REQUIREMENT	ACCOUNT BALANCE	APY*	DIVIDEND RATE
Share Savings	\$25.00	\$0-\$5,000	0.15%	0.15%
		Over \$5,000	0.60%	0.60%
IRA'S	--	--	0.75%	0.75%
Share Drafts	--	--	0.05%	0.05%

FEES COULD REDUCE EARNINGS ON ACCOUNTS.

