



# Joint Venture

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1st Quarter 2025

## **MARK YOUR CALENDARS!** **2025 Annual Membership Meeting**

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

**When:** **Saturday, July 19, 2025**

**Time:** **1:00 PM**

**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.

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 11, 2025** to reserve your seat. This will be our annual membership business meeting. Come join your fellow credit union members and take an active role in YOUR Credit Union!

## **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 2025 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 2025 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 2025:

- 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. This will be Dyson's 2nd Term on the Board of Directors
- 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.



## **2nd Quarter 2025 Holidays:**

**Friday, April 18, 2025**  
Close at 1:00 PM for Good Friday

**Monday, May 26, 2025**  
Closed for Memorial Day

**Friday July 4, 2025**  
Closed for Independence 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](http://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 Broach, President  
 Franklin Cockfield, Vice President  
 William N. Leach, Treasurer  
 Gayle Hutchinson, Secretary  
 Dyson Caraway, Director  
 Donald Roth, Director  
 Joseph Tyner, Director

**SUPERVISORY COMMITTEE**

Heyward Lee, Chairperson  
 Charles Norris  
 Richard Waldrop

**LOAN OFFICERS**

Rob Seastrunk  
 William Rowell

**STAFF**

Rob Seastrunk, Manager / CEO  
 Renea Alexander, MSR  
 Robyn Cribb, MSR  
 Larry Holmes, MSR  
 Victoria Smith, MSR

**CONTACT INFORMATION**

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 (833) 956-0460

**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  
**NEW:** Debt Protection  
 Free Financial Counseling  
 Direct Deposit/Net Pay  
 ATM/VISA Check Card  
 On-line Financial Services  
 Phone Teller  
 Visa® Platinum Credit Cards

**Seasonal**

Carwinds 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 smartphone when pre-selected thresholds are reached.



Mobile Banking



CardControls

**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 01/01/2025 through 03/31/2025.

SHARE ACCOUNT	MINIMUM OPENING REQUIREMENT	ACCOUNT BALANCE	APY*	DIVIDEND RATE
Share Savings	\$25.00	\$0-\$5,000	0.25%	0.25%
		Over \$5,000	1.25%	1.26%
IRA'S	--	--	2.50%	2.52%
Share Drafts	--	--	0.10%	0.10%

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