



Joint Venture

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

2nd Quarter 2025

MARK YOUR CALENDARS!

2025 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, July 19, 2025

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 no later than **Friday, July 11, 2025** to reserve your seat. This will be our annual membership business meeting, entertainment and lunch will be served. 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 candidates for SCI Federal Credit Union Board of Directors in 2025:

1. Dyson Caraway: Dyson is 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. Dyson is an SCI FCU Board member finishing his first term.

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.



3rd Quarter 2025 Holidays:
Friday, July 4, 2025
Closed for Independence Day

Monday, September 1, 2025
Closed Labor Day

New and Used Auto Loans



Loans as low as 4.50% 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
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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Mailing Address: PO Box 3258,
Florence, SC 29502

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Road, Florence, SC 29505

SERVICES

Share Savings Accounts
No Minimum Balance Checking
Overdraft Protection
Courtesy Pay on Checking
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
Debt Protection
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

...Leave the GAP Behind!

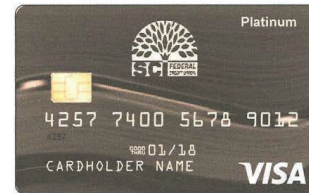
Ask your credit union about Guaranteed Auto Protection (GAP) when applying for your next auto loan. It is inexpensive and could save you thousands of \$ in the event your vehicle is totaled in an accident, even if it's not your fault. With your GAP Policy, you also receive ADR. Auto Deductible Reimbursement pays up to five hundred dollars (\$500) per Loss (limit of two losses per year) when a Loss is filed and paid by the auto insurance company for a Covered Auto the Member owns or leases evidenced by the title or registration, AND insures under an Auto Insurance Policy designating the Member as the Named Insured. Ask a credit union employee about the advantages of Auto Deductible Reimbursement paired with GAP on your next vehicle purchase. **Loss** means an event for which the auto insurance company has approved and paid a collision or comprehensive claim which exceeds the Auto Insurance Policy deductible for the Covered Auto. Coverage is effective upon date of enrollment and will continue for five (5) years.

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 **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.

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 one 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!

Download our single sign-on Apps from Google Play Store and Apple App Store.

View your balances, transfer funds between accounts, mobile deposit checks and control your debit card all in one place from your smart phone! These Apps offer many other features as well. Give them a try!



Mobile Banking



Card Manager

Share Dividend Rates

The Board of Directors has declared the following dividend rates effective 04/01/2025 through 06/30/2025.

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.