



Joint Venture

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3rd Quarter 2025

2026 Board Elections:

There are two open seats in 2026 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 Monday, March 9, 2026 at PO Box 3258, Florence, SC 29502 or 812 Second Loop Road, Florence, SC 29505:

William Rowell, Chairperson
Gregory Cooper
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.

New and Used Auto / Motorcycle 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.)

Christmas will be here soon!

Get prepared today with our
Christmas Loan.

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

Available October 1st through December 31st

(Not all members will qualify for this rate.)

Annual Percentage Rate / APR determined by credit score)



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!**



4th Quarter 2025 Holidays:

Monday, October 13, 2025
Closed for Columbus Day

Tuesday, November 11, 2025
Closed for Veteran's Day

Thursday, November 27, 2025
Closed Thanksgiving Day

Friday, November 28, 2025
Close at 1:00 PM

Wednesday, December 24, 2025
Close at 1:00 PM for Christmas Eve

Thursday, December 25, 2025
Closed for Christmas Day

Thursday, January 1, 2026
Closed New Year's Day



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
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
Larry Holmes, MSR
Robyn Cribb - MSR
Victoria Smith - MSR

CONTACT INFORMATION Phone: 843-669-3712
Fax: 843-669-3851
Phone Teller: (833) 950-0460

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
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

Join our NetTeller Online Banking experience!

If you do not currently use NetTeller, give it a try. You'll wonder why you haven't banked like this all along! Use both of our APPS with a single sign-on or for more detailed services, visit our new desktop NetTeller on our web page, www.scifcu.com.



Mobile Banking



Card Controls

- 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 07/01/2025 through 09/30/2025.

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.

*APY = Annual Percentage Yield

