



# Joint Venture

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4th 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 Friday, March 6, 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.

## 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 **7.75% APR** (variable rate) to qualified applicants
- Your **APR** will be **7.75%** 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.

## Introducing Checkfree Bill Pay

You can now pay your bills directly from our NetTeller or Mobile Banking APP. With our new Bill Pay product, you can pay any bill straight from your checking account. Set up one-time payments or monthly recurring payments, avoiding going to multiple web sites to set up payments for anything you wish. Utilities, healthcare, loan payments or other bills. It's easy and there are no fees or costs associated with Bill Pay. Try it today!



## 1st Quarter 2026 Holidays:

**Monday, January 19, 2026**

Closed for  
Martin Luther King Jr. Day

**Monday, February 16, 2026**

Closed for President's 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](http://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  
 Don Roth

**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**

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  
 Member pay loan Debt Protection  
 Free Financial Counseling  
 Direct Deposit/Net Pay  
 ATM/VISA Check Card  
 On-line Financial Services  
 CheckFree Bill Pay  
 Phone Teller  
 Visa® Platinum Credit Cards

**Seasonal**

Carwinds Discount Codes

# Mobile Banking and Card Controls! Two APPS in one!

Try our 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.
- Pay bills straight from our mobile banking App via Checkfree Bill Pay. *\*New*
- 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 10/1/2025 through 12/31/2025.

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.**

\*APY = Annual Percentage Yield