



## Contact Center Now Another Step Ahead

*New capabilities simplify communication about your accounts, financial education*

Next time you need assistance with your South Carolina Federal Credit Union accounts, try one of these new methods to communicate with us at your convenience:

### Secure E-mail

Log on through iTeller and click the link for "Secure E-mail." A secure form will open, giving you peace of mind to exchange messages and even update some of your personal information via e-mail with Contact Center Representatives.

### Secure Chat

Like Secure E-mail, Secure Chat also is accessed through iTeller. Secure Chat allows you to converse in real time through an online forum. Simply click the link in iTeller for "Secure Chat" and a chat window will open. Type your questions or comments, hit "send," and a Contact Center Representative will respond almost immediately, Monday through Friday, 8:30 a.m to 5:30 p.m.

### Interactive Resource Center

South Carolina Federal now offers streaming video tutorials for financial education and help with iTeller. Visit [scfederal.org](http://scfederal.org) and Marie, a South Carolina Federal employee, appears on the homepage to greet you. Click the link at her image for a list of topics about which you might like to learn more.



### Enhanced FAQs

Simply want to know more about a financial subject? Log into iTeller and use the "Search" function to type in key words that pertain to the topic that interests you (i.e., direct deposit). Enhanced FAQs will present responses that fit your key words.

## Back-to-school shopping is now more convenient.

Earn double **CU Rewards™** points through September 30 for school-related purchases.

See [scfederal.org/backtoschool](http://scfederal.org/backtoschool) for merchants that qualify.

LIFESIMPLIFIED™

## Financial Education Will Simplify Your Life

*FREE workshops still open to members*

Everyone deserves to get maximum benefit from their money, so South Carolina Federal Credit Union designed a financial education program to guide you on the path to financial success. We deliver seminars in all of our communities and invite you to join us for the following FREE financial workshops:

Topic: **Understanding Your Credit Score**  
Date: **August 26**  
Time: **6:30 p.m. to 7:30 p.m.**  
Location: **Georgetown Plaza Branch  
1251 N. Fraser Street  
Georgetown**

This session will cover credit-related information, such as what makes up a credit report, factors that affect your score, and ways to manage your credit score.

Topic: **10 Steps to Financial Success**  
Date: **September 18**  
Time: **6:00 p.m. to 7:00 p.m.**  
Location: **Rivers Annex  
6209 Rivers Avenue  
N. Charleston**

Attendees will learn simple tips to stay one step ahead of their financial future.

Topic: **Protecting Your Credit from Fraud**  
Date: **October 16**  
Time: **7:00 p.m. to 8:30 p.m.**  
Location: **Rivers Annex  
6209 Rivers Avenue  
N. Charleston**

Many factors contribute to your credit score and protecting that score from harmful activity will simplify your life. Find out how to safeguard your credit at this workshop, presented by Equifax.

Sign up today!

- Online at [scfedseminars.org](http://scfedseminars.org)
- Call us with your name and phone number at 843-569-4927 (**Charleston**) or 800-845-0432, ext. 4927 (**Nationwide**)
- E-mail your name and phone number to [financialeducation@scfederal.org](mailto:financialeducation@scfederal.org)



A Message from BALANCE<sup>SM</sup> Financial Fitness Program

## Raising Money-Smart Kids

Every year, American children receive over \$15 billion in allowance, gifts and wages—reason enough to start teaching children money management and consumer skills at a young age. The following tips can make the difference between a child who grows up to be financially secure—and one who doesn't.



**Teach by example.** The best way to instill good financial habits is by “walking the talk.” For instance, when you go shopping, include your kids in the process—planning, budgeting, and comparing prices and quality. If they urge you to buy something that is over budget, explain that spending more on the item you're purchasing today is not as important as saving up for something else you need or want in the future.

**Live within your means.** Children who learn to prioritize their spending learn the most valuable money management lesson: to live within their means. Reinforce the message by not jumping for the credit cards or giving extra money just because your children ask. When kids want an expensive “status” item, like hundred-dollar athletic shoes, consider having them pay the portion of the price that exceeds what you think is reasonable. They'll appreciate the item more and may think twice about paying that much when they outgrow this pair in six months. If you choose, go ahead and lend money, but treat it like a bank loan. Charge reasonable interest and set a time frame for repayment—it will teach them how loans and credit in the real world truly work.

**Encourage savings.** For your sake and theirs, encourage your children to make saving a fixed category in their spending plan. Discuss goals and calculate how much should be put away each month. Break down savings into long-term, for college or a car, and short-term, for a new bike or a senior trip to Europe. If you see your children about to make a mistake in spending their allowance, let them. Better to learn on a small scale now, than lose money with big mistakes later.

It's never too early (or too late) to develop healthy financial habits. The rewards of wise money management are the same for adults and children alike—a greater appreciation of what you have, a sense of empowerment when you reach your goals, and long-term financial security.



Copyright © 2005 BALANCE  
www.balancepro.net, 888-456-2227

## Consumer Rate Shop

### DIVIDEND RATES

Rates are quoted as Annual Percentage Yields (APY)

Checking (minimum balance \$150)	0.10% APY
Share Savings (minimum balance \$150)	0.30% APY
Money Market (\$50,000 or more)	1.70% APY

### REGULAR AND IRA SHARE CERTIFICATES

Rates are quoted as Annual Percentage Yields (APY)

Term	Regular (min. \$500)	Jumbo (\$50,000+)
12 months	2.50% APY	2.76% APY

Additional terms from 3–60 months are available. Senior Service Checking and Member's Choice Checking account holders earn higher dividend rates on share certificates. Minimum balance required. Fees could reduce earnings. Penalty for early withdrawal.

### LOAN RATES

Rates are quoted as Annual Percentage Rates (APR)

Auto/Truck Loans	New – As low as 5.80% APR Used – As low as 6.15% APR
Boat/RV Loans	New – As low as 7.00% APR Used – As low as 7.20% APR
Personal Loans Personal access line (PAL) – revolving line of credit and fixed-term loans	As low as 12.00% APR
Visa® Platinum	As low as 8.99% APR
Student Visa® Platinum	As low as 12.99% APR
Fixed Rate Home Equity Loan	As low as 7.00% APR
Home Equity Line of Credit	As low as 5.00% APR
Mortgage First mortgages and refinances	Call us or visit our website for current mortgage rates

South Carolina Federal Credit Union offers loan rate discounts. Ask us if you qualify.

Rates are current as of July 21, 2008, and are subject to change daily. Please contact South Carolina Federal for applicable fees and terms. Call Teller Talk® at 843-797-8255 or 800-845-8355 for other current loan and deposit rates or visit [scfederal.org](http://scfederal.org).

### CONTACT INFORMATION

#### Branch Hours

##### Lobby

Monday – Friday 9:00 a.m. to 5:30 p.m.

##### Drive-up Windows

Monday – Thursday 8:30 a.m. to 5:30 p.m.

Friday 8:30 a.m. to 6:00 p.m.

##### Contact Center

Monday – Friday 8:30 a.m. to 5:30 p.m.

843-797-8300 (Charleston) 803-738-8300 (Columbia)

843-545-8300 (Georgetown) 800-845-0432 (Nationwide)

E-mail: [contactcenter@scfederal.org](mailto:contactcenter@scfederal.org)

Teller Talk (24-hour telephone account access)

843-797-8255 (Charleston) 800-845-8355 (Nationwide)

Report Lost or Stolen Debit or Credit Cards

800-449-7728

### SOUTH CAROLINA FEDERAL STATS

As of June 30, 2008

Assets	\$1,435,930,891
Loans to Members	\$1,209,279,102
Member Savings	\$1,072,888,899
Members	157,806

*InBalance* is published monthly for members of South Carolina Federal Credit Union. Address comments and suggestions to:

South Carolina Federal Credit Union  
Marketing Department  
P.O. Box 190012  
N. Charleston, SC 29419-9012

## Holiday Closure

South Carolina Federal Credit Union branches will be closed on **Monday, September 1**, in observance of **Labor Day**. Enjoy around the clock access to your South Carolina Federal accounts through our conveniently located ATMs, ATMs with the CO-OP Network® logo, Teller Talk® and iTeller.

