



## Transact On the Go with iTeller Mobile

*Manage money from your cell phone*

Convenience is being able to handle your business on your schedule, so South Carolina Federal Credit Union has put the power to transact in your hands—literally!

We are pleased to introduce iTeller Mobile, a solution that allows you to perform many financial transactions through your cell phone with Internet, your Palm® handheld or your PDA with browser. With less reason to trek to a branch or track down a PC, you can be on the go and remain one step ahead of your finances and your life.

Simply go to [mobile.scfederal.org](http://mobile.scfederal.org).

With iTeller Mobile, members can:

- View account balances, transaction history and cleared checks
- Access Payment Manager to pay bills
- Transfer funds between accounts
- View branch and ATM locations, including maps
- Request a Stop Payment
- Access current rates

For added convenience, you can even add an iTeller Mobile application to your Facebook page.

Learn more about iTeller Mobile and view an iTeller Mobile online demo at [scfederal.org/mobile](http://scfederal.org/mobile).

Redeeming **CU Rewards™** points online  
is the **simplest** way to shop for gifts.

Get merchant gift cards and gas cards at [curewards.com](http://curewards.com).

LIFESIMPLIFIED™

## Credit Union Sponsors Resolution Run

*Family friendly event for the Charleston area*

South Carolina Federal Credit Union is proud to support healthy habits and wellness in 2009. We hope you will join us for Trident United Way's 2009 Resolution Run. With awards in store for men, women, youth, strollers, even dogs, the Resolution Run is a great way to start out the New Year on the right foot.

**Trident United Way Resolution Run  
Family Fun 5KRun/Walk**

**Saturday, January 3, 2009  
9:00 a.m.**

**Downtown Charleston** (begins and ends at Joe Riley Stadium)

Register online at [www.tuw.org/resolutionrun](http://www.tuw.org/resolutionrun).



## Holiday Closures

South Carolina Federal Credit Union branches will close at **1:00 p.m.** on **Christmas Eve, Wednesday, December 24**. Branches will be closed **Thursday, December 25**, in observance of **Christmas Day**, and **Thursday, January 1**, in observance of **New Year's 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, iTeller and iTeller Mobile.





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

## Are You In a Credit Card Crisis?

Get a cold, clammy feeling when you think of your credit card bills? If so, you are not alone. The average American now has \$8,523 in credit card debt, and while income has risen 72 percent during the past decade, personal debt has increased by 123 percent. Profuse anxiety is only one sign that you may have bitten off a bigger bite of plastic than you can chew. Ask yourself the following questions to determine if you are in over your head.



- Do you avoid creditors by not answering the phone?
- Do you ignore bills by stuffing them into a pile or box unopened?
- Do you pay for other charge cards, food or utilities with cash advances or credit?
- Is more than 20% of your net income committed to installment debt payments?
- Do you regularly bounce checks?
- Have any creditors closed accounts?
- Do you skip certain bills every month?
- Do you make only minimum payments on credit cards while continuing to incur charges?

An affirmative response to any of these questions may indicate credit overextension. Stagnant debts, high interest rates, and punitive finance charges can quickly supersede the benefits of credit. Experts suggest breaking the cycle of debt by reviewing your budget, adjusting expenses, or increasing income. Accelerate payoff time by increasing payments and requesting interest rate reductions. Most importantly, if your debt is unmanageable, stop charging immediately. Feeling overwhelmed because of credit card debt is natural, but with commitment and a step-by-step approach you can turn crisis into conquest.



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www.balancepro.net, 888-456-2227

## Enhance Security by Changing Your Password

Changes required by February 19, 2009

Simple changes can make a big difference when it comes to information security. As a result, South Carolina Federal Credit Union has enhanced its requirements for members' online passwords. Effective February 19, 2009, members will be prompted to revise their iTeller passwords to a "strong" password.

The new password requirements are:

- Minimum password length: **8 characters**
- Minimum alpha characters: **1**
- Minimum numeric characters: **1**
- Minimum special characters: **1** (includes: ! @ # \$ % ^ & \* ( , ) \_ - = + ?)

The implementation date for strong passwords is February 19 but we encourage members, in the interest of greater security, to change their passwords as soon as they can.

## 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-\$99,999.99)	1.40% APY
Money Market (\$100,000 or more)	1.50% APY

### REGULAR AND IRA SHARE CERTIFICATES

Rates are quoted as Annual Percentage Yields (APY)

Term	Regular (min. \$500)	Jumbo (\$50,000+)
12 months	3.00% APY	3.20% 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 6.50% APR Used - As low as 6.75% APR
Boat/RV Loans	New - As low as 7.50% APR Used - As low as 7.75% 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
Fixed Rate Home Equity Loan	Call us or visit our website for current rates
Home Equity Line of Credit	Call us or visit our website for current rates
Mortgage First mortgages and refinances	Call us or visit our website for current rates

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

Rates are current as of November 19, 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 October 31, 2008

Assets	\$1,450,162,498
Loans to Members	\$1,235,388,119
Member Savings	\$1,045,532,236
Members	156,173

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

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