



## 18–25 Year Olds: Young & Free<sup>SM</sup>

*Credit union seeks voice for younger members, launches MY Accounts*

South Carolina Federal Credit Union has launched a unique, web-based effort to engage 18–25 year-old South Carolinians. Known as **Young & Free**, this initiative is the only one of its kind in the entire state!

Young & Free's first order of business is finding its voice. South Carolina Federal seeks a dynamic, outgoing innovator with the skills to create and edit video, blog and network—someone who will advocate for South Carolina Federal and the financial well-being of his or her peers.

Young & Free also includes MY Accounts for 18–25 year olds. Members who are just starting out have special needs, so your credit union designed MY Savings, MY Checking and MY Whatever Savings especially for you.

Intrigued? Think you've got what it takes to be the voice of Young & Free? Get details about MY Accounts and our search for the Young & Free spokesperson at [YoungFreeSC.com](http://YoungFreeSC.com).



Simple ways to save: 1) Contact us about IRA options;  
2) Sign for purchases to earn double **CU Rewards<sup>TM</sup>** points on groceries through March 31.

To investigate IRAs, call 843-797-8300 (**Charleston**) or 800-845-0432 (**Nationwide**).  
For details about the **CU Rewards** promotion, visit [scfederal.org](http://scfederal.org).

LIFESIMPLIFIED<sup>SM</sup>

## 2009 Board Nominations

Your credit union Nominating Committee has nominated the following for board seats opening in 2009, due to term expirations.



**Kelvin L. Brown.** Major Brown's volunteer service to South Carolina Federal Credit Union began in December 1998, when he was elected to the Supervisory Committee. In November 2004, he was elected to the board of directors, on which he continues to serve. A graduate of The Citadel,

Major Brown has committed 24 years of service to the S.C. Army National Guard and has received a Bronze Star, Meritorious Service Medal with Two Bronze Oak Leaf Clusters, an Army Commendation Medal and an Army Achievement Medal with One Bronze Oak Leaf Cluster. He lives in Columbia with his wife and their daughter.



**Mary L. Whited.** Appointed to the Supervisory Committee in April 1996, Ms. Whited served as chair from 1997 to 1998. She was elected to the board of directors in July 1999 and served as board chair from April 2003 to April 2005. She has served on most board committees over the past 15 years. Ms. Whited received a bachelor's degree in

Business Administration with a concentration in Accounting from the College of Charleston and graduated Cum Laude. A certified public accountant with over 30 years' experience in both public and private accounting, Ms. Whited has owned and operated a public accounting practice since 1990. She resides in Moncks Corner with her husband, Russ, and has five grandchildren.

### Nominations by Petition

Members interested in nomination to board vacancies must submit to the credit union by February 6, 2009:

- A petition, signed by 500 members; to request a petition, call 843-569-5133 (**Charleston**) or 800-845-0432, ext. 5133 (**Nationwide**)
- Biographical information
- A signed statement that he/she is agreeable to nomination

### Election Procedures

In the event that there is only one nominee for each position, the election of board members will not be conducted by ballot and there will be no nominations from the floor. If there is more than one nominee, the election for board positions will be held by ballot of the membership and the winner announced at the Annual Meeting on April 23.

## Holiday Closures

South Carolina Federal Credit Union branches will be closed **Monday, February 16**, in observance of **Presidents' Day**. Enjoy around the clock access to your South Carolina Federal accounts through our conveniently located ATMs, ATMs with the CO-OP Network<sup>®</sup> logo, Teller Talk, iTeller and iTeller Mobile.





scfederal.org

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

## Keeping the Peace: Restoring Financial Harmony to Your Relationships

Money. It's one of the top three causes of conflict in relationships. Whether husbands and wives, parents and children, friends or business partners, it's a subject that can drive a debilitating wedge between two people who otherwise are perfectly in tune with each other.

To keep the peace in your relationship, follow the three C's of financial harmony.

**Communicate:** Start by talking about your individual money styles. What do you like about the other person's attitudes toward money? What parts of their money personality don't you like? What results do you fear? You might tell an over spender that you like his spontaneity and generosity, but you fear he will neglect important financial goals unless he sticks to a budget.

**Compromise:** Having expressed your concerns about current behavior, discuss the facts surrounding the situation. What are each partner's goals? Start moving toward the middle, with each person making certain concessions that bring the team closer together. For example, a parent worried about her son's inattention to saving might require that a certain percentage of his income from a part-time job go into a college fund, allowing him to spend the remainder freely.

**Commit:** In the interest of saving an otherwise good relationship, you may have to change the way you have been doing things. Change is not easy—it takes commitment. You may even want to separate finances completely. If there are good reasons to keep some of your money together, make arrangements that require both partners' approval before money is withdrawn or keep the balances low enough that one person's indiscretion won't damage your overall financial health or the health of your relationship.



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www.balancepro.net, 888-456-2227

## 2009 Annual Meeting

Thursday, April 23  
6:00 p.m.

North Charleston  
Convention Center  
5055 International Blvd.

## Switch to Strong iTeller Username and Password

Changes required beginning February 19

In the interest of enhanced member security, iTeller will require stronger usernames and passwords beginning February 19, 2009. Simply log on to iTeller and a system prompt will walk you through the process to update your information.

## Quick Tips to Simplify Tax Time

Correct info and direct deposit ensure a speedy refund

- Use routing number **253278401** if you wish to deposit funds to your South Carolina Federal Credit Union account
- Double-check the account number your tax preparer uses to ensure it is correct.
- Request convenient and secure direct deposit of your refund by following the instructions for "Refund" on your tax return.

## Consumer Rate Shop

### DIVIDEND RATES

Rates are quoted as Annual Percentage Yields (APY)

Member's Choice Checking	0.10% APY
Share Savings (minimum balance \$150)	0.30% APY
Money Market (\$50,000–\$99,999.99)	0.85% APY
Money Market (\$100,000 or more)	0.95% 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 January 21 2009, 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 December 31, 2008

Assets	\$1,445,457,035
Loans to Members	\$1,226,143,426
Member Savings	\$1,048,819,962
Members	155,351

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

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