



## Support Children's Miracle Network

*Branches collecting donations July 6-31*

You can help improve the lives of children by donating \$1 at your branch. Funds collected at Charleston and Georgetown branches will benefit the Medical University of South Carolina (MUSC) Children's Hospital. Donations at Midland branches will benefit Palmetto Children's Hospital in Columbia.

## Message from the CEO

Dear Members,

One month into Atlantic hurricane season, it is especially important to ensure your finances are in order before potentially severe weather strikes. Previous storms have proven all areas of South Carolina are vulnerable, even those far from the coast. We strive to be one step ahead at South Carolina Federal Credit Union, so here are a few tips to help you prepare financially for the unexpected:

- Maintain an emergency fund of at least three months' living expenses in your Share Savings or Money Market account.
- Consider keeping cash, coins, and checks in a secure place, such as a home safe, in the event electrical service is ever unavailable and debit/credit cards temporarily do not work.
- Keep your credit union account number(s) and the phone number of our Contact Center among the documents in an emergency kit that would evacuate with you.
- Store important financial records in at least two of the following places: a safety deposit box, a home safe, an emergency evacuation kit, or a back-up file (such as CD or thumb drive).

Author Michael Korda said, "It is possible to 'make' your luck by always being prepared." Take advantage of this opportunity to shore up your financial stronghold and visit [scemd.org](http://scemd.org) for more emergency preparedness tips. Enjoy a safe and happy summer.

Sincerely,

R. Scott Woods,  
President and CEO



The simplest way to qualify for a **\$15,000 trip** nearly anywhere in the world:  
use your **debit card** and sign for purchases through August 31!\*

\*No purchase necessary. Void where prohibited. PIN-based and international transactions ineligible. Starts 7/1/09 ends 8/31/09. Restrictions apply. Visit [scfederal.org](http://scfederal.org) for the Official Rules of the MasterCard® Break In Your Jeans Sweepstakes.

LIFESIMPLIFIED™

## Spotlight on Teen Accounts

*Simple, straightforward, smart tools for confidence with money*

Teens are toiling away at summer jobs everywhere this month. This is your chance to teach them about smart money management with South Carolina Federal Credit Union's Teen Accounts.

Teen Savings accounts can help teens realize longer term goals, such as the purchase of a car or college funding. Teen Checking accounts are free and designed exclusively for 13-17-year-olds. With your (or another qualified adult's) joint ownership on the account, Teen Savings and Checking empowers your teen to

learn sound financial habits by managing his or her account online with your oversight. A free instant issue debit card is included. With iTeller Mobile\*, teens and parents can also access their accounts from the convenience of their cell phones.

Simply stop by a branch to enroll your teen.



\*South Carolina Federal offers iTeller Mobile as a free service. Check with your cellular provider for fees it may charge when you access the Internet.

## Holiday Closures

South Carolina Federal Credit Union branches will be closed **Monday, September 7**, 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, iTeller and iTeller Mobile.





scfederal.org

*A Message from MEMBERS™ Financial Services*

## Your Unique Financial Journey

Just as your lifestyle and goals are different from other people's, so are your financial needs. Should you tackle one of the following financial issues today?

- Do you need help with a 401(k) or pension plan rollover?
- Will you have enough income in retirement?
- Are you managing your investments as well as you can?
- How will you pay for a child's education?
- What would happen to your family if you died?
- How will you pay for long-term care?



Or do you need to develop a financial roadmap to coordinate your total financial needs? Whatever your situation may be, the MEMBERS Financial Services Program located at South Carolina Federal Credit Union has one objective: to help you reach your financial goals.

### Retirement, Insurance and Investment Services for Life

When it comes to insurance and investments, we understand the importance of a trusted partner. Contact Catherine Sonntag, MEMBERS Financial Services representative, today at 843-569-4917 (**Charleston**) or 800-845-0432, ext. 4917 (**Nationwide**), for a no-cost, no-obligation appointment.



*Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Non-deposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.*

B2MM-1205-4D02

## Oops Refunds: A Right-on-Time Solution for 18–25-Year-Olds

Ugh..! You just checked your account and apparently slipped up. You ran your debit card when you were too low on funds. No need to fret. This little "oops" could be covered if you're a MY Account holder.

With one free fee refund per quarter, MY Checking Account holders simply need to contact us to redeem their Oops Refund. It's that simple. No strings attached. So you can focus on learning to manage your account with the confidence of a safety net to help you bounce back from life's little oopses.



Apply for a MY Account today at [scfederal.org](http://scfederal.org).

## Consumer Rate Shop

### DIVIDEND RATES

Rates are quoted as Annual Percentage Yields (APY)

Member's Choice Checking (min. balance \$150)	0.05% APY
Share Savings (min. balance \$150)	0.30% APY
Money Market (\$50,000–\$99,999.99)	0.35% APY
Money Market (\$100,000 or more)	0.45% APY

Additional balance requirements apply to qualify for a Member's Choice Checking account.

### REGULAR AND IRA SHARE CERTIFICATES

Rates are quoted as Annual Percentage Yields (APY)

Term	Regular (min. \$500)	Jumbo (\$50,000+)
12 months	0.75% APY	0.85% APY

Additional terms from 3–60 months are available. 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 4.99% APR Used – As low as 4.99% APR
Boat/RV Loans	New – As low as 4.99% APR Used – As low as 4.99% 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 June 19, 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**)

Email: [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 May 31, 2009

Assets	\$1,474,709,774
Loans to Members	\$1,167,478,716
Member Savings	\$1,112,542,504
Members	155,299

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

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