



Message from the President

Dear Members,

With everyday expenses taking a greater slice of everyone's household budget, South Carolina Federal Credit Union reminds you that we are here to help. Credit unions exist to serve their membership, so we have designed some offerings to make life more convenient during these extraordinary times. For money-saving rates on your auto and home equity loans and credit cards, check out what your credit union can do for you.

We also encourage you to contact our partners at BALANCESM Financial Fitness Program for confidential financial advice (888-456-2227). Your South Carolina Federal membership includes free access to BALANCE's services at any time. Its trained advisors can walk you step-by-step through the process of setting financial priorities, creating a budget, developing a debt reduction plan and more. They excel at analyzing members' personal situations and suggesting ways to maintain or regain your financial well-being. Take advantage of BALANCE's other helpful resources simply by visiting its website, balancepro.net. You can also access BALANCE at scfederal.org/QuickSteps.

For over 70 years, South Carolina Federal has taken great pride in serving people and communities. Together, we have endured the trials of war, the oil crisis of 1973, Hurricane Hugo and 9/11. In challenging times, know that our first priority remains making Life Simplified for you, your family and your business. Let us know what we can do to help.

Sincerely,

R. Scott Woods, CPA
President and Chief Executive Officer

Choose "credit" rather than "debit" and sign
for purchases with your MasterMoney[®] Checking Card.
It's the simplest way to earn **CU Rewards[™]** points!

Visit scfederal.org/vacationpoints to learn more about purchases
that qualify through July 31 for the double points promotion.

LIFESIMPLIFIED[™]

Credit Union's 80th ATM Now Live!

Convenient location, enhanced technology benefits Columbia



South Carolina Federal Credit Union last month installed its 80th ATM at Woodhill Mall in Columbia (5910 Garners Ferry Road). The advanced technology machine offers state-of-the-art conveniences, such as accepting up to 100 mixed bills at a time, check imaging, and envelope-free deposits.

"The location of the new ATM is ideal for many of our members because it's in a popular, centrally located shopping center," said Art Harper, vice president of Electronic Services.

Rate and Fee Changes

Keeping you one step ahead

Effective August 12, the certificate rate premiums* for **Senior Service Checking** and **Member's Choice Checking** will change from .25% to .20%. The premium rate* on **Jumbo Certificates** (\$50,000 or more) will also change to .20%.

Also August 12, the fees for **non-sufficient funds (NSF)**, **Courtesy Pay** and **Stop Payment requests** will change from \$30 to \$33.

* Certificates established or that renew on or after August 12 will receive the reduced premium rate.



A Message from MEMBERS™ Financial Services Program

What Will You Do with Your Maturing Certificate?

Is your credit union certificate maturing? Are you looking for alternative investment options? Do you need an objective opinion from someone that knows about investments?

Look no further. The MEMBERS Financial Services program at South Carolina Federal Credit Union can help you determine what to do with the money from your maturing certificate. We offer a variety of investment options and provide assistance in helping you determine your financial goals.

With so many investment options available, it's sometimes hard to sort through them all and feel confident in your decision. The objectivity and experience of a professional can help make you feel confident in your decision. Through MEMBERS Financial Services, you have access to a variety of investment solutions:

- Mutual funds
- Variable and fixed annuities
- Brokerage accounts
- Stocks and bonds
- IRAs
- Life insurance



For more information or to schedule a no-cost, no-obligation appointment, call Catherine Sonntag, MEMBERS Financial Services coordinator, at 843-569-4917 (**Charleston**) or 800-845-0432 (**Nationwide**), ext. 4917.



Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 866-512-6109. Nondeposit 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.

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Blood Drive a Success

Charleston drive nets 49 units

Sixty-two South Carolina Federal Credit Union employees donated to the American Red Cross Blood Drive on June 10. Forty-nine units of blood were collected in just six hours.

“The friendly competition between South Carolina Federal and First Federal Bank of Charleston added some fun to the Blood Drive this year,” said Thytyka Husser, South Carolina Federal’s community relations director. “Employees at both financial institutions were inspired by the challenge and joined forces in support of a great community need.”

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 Second Mortgage	As low as 5.375% APR
Home Equity Line of Credit	Call us or visit our website for current HELOC rates
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 1, 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.

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

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, 2008

Assets	\$1,466,643,445
Loans to Members	\$1,195,933,362
Member Savings	\$1,097,735,056
Members	157,750

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

