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## Record-Breaking Attendance

*2009 Annual Meeting draws over 650 members*

South Carolina Federal Credit Union celebrated its 73rd Annual Meeting of the Membership on April 23 at the North Charleston Convention Center. Over 650 members—a record number of attendees—were present to hear about the credit union’s successes and plans for the future.

### Highlights from the Annual Meeting

- The credit union in 2008 had high member satisfaction at 95.6% and member complaints decreased by 66% (Chairman’s Report).
- Net capital was strong in 2008, well within the required range to guarantee the safety of member deposits (Treasurer’s Report).
- Organizational priorities in 2008 included: (1) maintain the safety and soundness of the credit union; (2) sustain the high degree of member service; (3) preserve the jobs of employees (President’s Report).

### News from the Board of Directors

- George H. Shaver, chair (new role)
- Kelvin L. Brown, vice chair (new role)
- Richard I. Buckner, secretary (re-elected)
- J. Ralph Cathey, member (re-elected)

For a complete list of South Carolina Federal volunteers, visit [scfederal.org](#).

Using a debit card? Choose “credit” and sign for your purchases.  
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## South Carolina Federal CEO is League Board Chairman



Scott Woods, president and CEO of South Carolina Federal Credit Union, was elected chairman of the board of directors at the South Carolina Credit Union League (SCCUL) by members of the board. The SCCUL is the state trade association for all South Carolina’s credit unions, representing the interests of over 1.3 million credit union members.

## Traveling Outside the U.S.?

*Keep your cards open by informing us in advance*

Remember to advise the Contact Center when your plans include travel outside the United States. Call 843-797-8300 (**Charleston**) or 800-845-0432 (**Nationwide**) or go to [scfederal.org](#), click “Contact Us,” and send a secure email. With 7–10 days’ notice, we can open your credit and debit cards for international transactions. Contact Center Representatives are available to assist you Monday–Friday, 8:30 a.m.–5:30 p.m.

## In the Market for a Car?



Want to get a great deal? South Carolina Federal Credit Union maintains a limited inventory of repossessed vehicles at branches in the Columbia area and Charleston. Special financing is available. For more information, visit [scfederal.org/autosforsale](#).



scfederal.org

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

## Choosing a Realtor That is Right for You

When you are ready to buy a home, a real estate professional can help you sort through all the important details, financial and otherwise, involved in the home buying process.

A real estate broker will be well-acquainted with all the facts about a neighborhood that matter most to you. For example, you may be particularly interested in the quality of the schools, the number of children in the area, the safety of the neighborhood, public transportation access, traffic volume or some other issue that affects you or your family.



Your realtor will help you figure out a price range you can afford and search classified ads and multiple listing services for homes you'd like to see. With inside information and immediate access to homes as soon as they are put on the market, the broker can save you hours of wasted driving time. When you're ready to make an offer on a home, the broker can also point out ways to structure your deal to save money.

The broker will explain the advantages and disadvantages of different types of mortgages, guide you through the paperwork, and be there to answer last minute questions when you sign the final papers at closing. And the best part of using the services of a real estate broker is that they're free! Brokers receive a commission which is paid by the home seller, not you, the buyer.

### Steps to Choosing a Realtor

You'll want to start searching for a broker as soon as you decide to buy a home. Talk to several, and find someone you think you'll be comfortable working with closely. Here are three proven ways to go about finding a broker that's right for you:

- **Ask for referrals.** Many of your friends and relatives have probably bought and sold their homes through brokers. Make some phone calls and get the names of the real estate professionals with whom they've had good experiences.
- **Search by area.** You can find out which brokers specialize in the kind of home or the area you want by looking in the Yellow Pages or your local newspaper's classified real estate ads; or drive through neighborhoods and note the brokers' names on the "for sale" signs.
- **Comparison shop.** Talk to several prospective brokers, ask questions about the areas and types of homes in which you're interested. Do they seem knowledgeable? And, most importantly, is their personal style a "good fit" with your own?



## 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)	0.40% APY
Money Market (\$100,000 or more)	0.50% 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	0.95% APY	1.05% 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 1, 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 April 30, 2009

Assets	\$1,465,390,826
Loans to Members	\$1,173,803,895
Member Savings	\$1,107,466,104
Members	155,288

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

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P.O. Box 190012  
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