



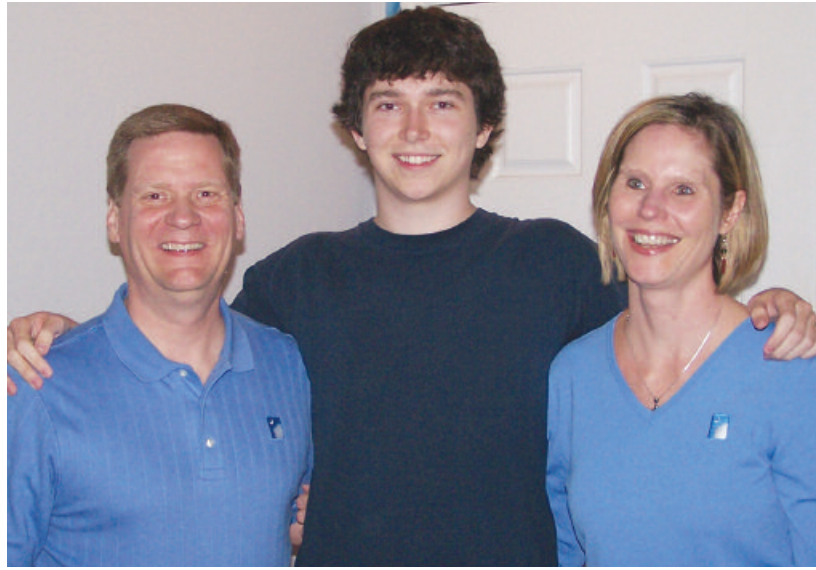
Have Your First Mortgage with Us?

Your mortgage account information is now available through iTeller!

Welcome Young & FreeSM SC Spokesperson

Josh Sutherland, 22, of Summerville now represents peers in the 18–25-year-old crowd

Capturing 50 percent of the votes in South Carolina Federal Credit Union's first search for a Gen Y spokesperson, Josh Sutherland landed a dream job for one year.



Left to right: CEO **Scott Woods**, Young & Free SC Spokesperson **Josh Sutherland** and Senior Vice President of Marketing **Beth Jaskiewicz** celebrate Josh's win.

Josh now represents his peers as the Young & Free SC ambassador to the 18–25-year-old crowd. His job includes social networking with young people to spread the credit union difference, regular participation at events, and creation of video and blogs to entertain and educate young people and keep content fresh at **YoungFreeSC.com**. He is an advocate for financial fitness and a channel for his peers to ask questions about financial matters.

Josh is a 2008 graduate of the University of South Carolina Honors College with a Bachelor of Science in business, with a major in marketing and minor in advertising and public relations. Visit **YoungFreeSC.com** to learn more about Josh and see him in action!

Purchasing or refinancing just got simpler.

Rates as low as 4.99% APR* on vehicle loans.

Apply online at iloans.scfederal.org.

LIFESIMPLIFIED™

*Annual Percentage Rate (APR) as of 3/16/09. Rates stated apply to loans financed for approximately 60 months. Maximum terms may apply to this rate. Additional rates and terms available. The approximate term is provided to disclose the term we use to calculate payments for the Credit Union's open-end loan products. Rates and terms are subject to change and are based on your credit worthiness. No other discounts apply.

Holiday Closures

South Carolina Federal Credit Union branches will be closed **Monday, May 25**, in observance of **Memorial 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

The Offer: Should You Accept It? Can You Afford to Retire?

During this time, you may be wondering:

- Is a buyout offer right for you?
- What should you do about your company retirement plan?
- Can you afford to retire?



Professional financial advice is available to you through the MEMBERS Financial Services Program, located at South Carolina Federal Credit Union. Representatives can help you determine your options and make an informed decision about a buyout. This service is available to all members and their families at no cost or obligation.

For more information or to schedule an appointment, contact Catherine Sonntag, MEMBERS Financial Services coordinator, at 843-569-4917 (Charleston) or 800-845-0432, ext. 4917 (Nationwide) today.



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-0406-2FF5

Credit Union Takes Pound for Pound Challenge

Donations benefit Lowcountry Food Bank

The senior management team at South Carolina Federal Credit Union has challenged employees to a battle of wellness over the next six months: lose weight or maintain a healthy weight. The cost of entry entailed giving back to the community in need. For every pound employees hope to lose, the credit union asked them to donate at least a pound of non-perishable food items to Lowcountry Food Bank.

So contagious was the excitement for wellness and giving back that one senior manager donated his entire weight in food!



Representatives of the Lowcountry Food Bank and South Carolina Federal pose with the credit union's donations from the Pound for Pound challenge.

Consumer Rate Shop

DIVIDEND RATES

Rates are quoted as Annual Percentage Yields (APY)

Member's Choice Checking (min. balance \$150)	0.10% APY
Share Savings (min. balance \$150)	0.30% APY
Money Market (\$50,000–\$99,999.99)	0.50% APY
Money Market (\$100,000 or more)	0.60% 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	1.35% APY	1.55% 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 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 April 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.

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 March 31, 2009

Assets	\$1,465,158,726
Loans to Members	\$1,182,953,194
Member Savings	\$1,107,603,813
Members	155,666

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

