



Message from the CEO

As the year 2008 draws to a close, it's natural to reflect on progress in the months and years past. To what extent have we grown and realized our goals? Have we made the best of every situation, especially those that have challenged us? Amidst national concerns about rising prices, inflation, and the state of the economy, South Carolina Federal Credit Union continues to work toward its goal of offering financial workshops that help people manage money with confidence. (To sign up for a workshop, visit scfedseminars.org.)

Also in step with our goals, employees have focused on listening and responding to our members' needs. Meanwhile, the credit union remains, as always, a safe and sound place for your deposits.

What began as a small group of dedicated individuals with a common goal has grown in under 73 years to one of the nation's largest credit unions, providing an Employer of Choice workplace as well as the right financial services for communities

across our state. Thank you for being part of that history and the reason behind our progress.

In about a month, many of us will have the opportunity to affect our country's progress for the next four years. Every U.S. citizen who is 18 years of age on or before November 4, 2008, is eligible to register and vote. I encourage you to exercise this great American privilege.

In this final newsletter of 2008 to reach our entire membership, I thank all of you for your support. On behalf of the board of directors, Supervisory Committee, Volunteer Advisors and staff, I wish you and your family a safe and happy holiday season and all the best in 2009.

Sincerely,

R. Scott Woods, CPA, President and CEO



Simply use your debit and credit cards from Oct. 1 to Dec. 31.

Up to one million **CURewards™** points could be yours!

Visit scfederal.org for details about the Memories of a Lifetime Sweepstakes.

LIFESIMPLIFIED™

International Credit Union Day® Celebrations

Shred events honor theme, "My Credit Union: It Belongs to Me"™

Your personal information is among your most important assets. It belongs to you and no one else. Shredding old documents—such as credit card applications, expired account cards and passports, visas and other identification cards—can minimize the chance that your personal information accidentally is disclosed or deliberately stolen.

With our partners at Cintas® Document Management, South Carolina Federal Credit Union can help you safeguard your personal information at our International Credit Union Day-shred events. Members and non-members are welcome to join us and celebrate this year's theme, "It Belongs to Me," by shredding their non-essential, confidential documents.*

Charleston Area

Saturday, October 18

9:00 a.m. to noon
Summerville Branch
1000 North Main Street
Summerville

Saturday, October 18

9:00 a.m. to noon
East Cooper Branch
910 Houston Northcutt Boulevard
Mount Pleasant

Columbia Area

Saturday, October 4

9:00 a.m. to noon
West Columbia Branch
109 North 12th Street

Georgetown Area

Saturday, October 25

9:00 a.m. to noon
Highmarket Branch
1701 Highmarket Street

Orangeburg Area

Saturday, October 25

9:00 a.m. to noon
Orangeburg Branch
1174 Boulevard Street NE



*Limit four file boxes (such as Bankers Box® brand) per person.

Holiday Closures

South Carolina Federal Credit Union branches will be closed **Columbus Day (October 13)**, **Veterans Day (November 11)**, **Thanksgiving Day (November 27)**, after 1:00 p.m. on **Christmas Eve (December 24)**, **Christmas Day (December 25)**, and **New Year's Day (January 1)**. Enjoy around the clock access to your South Carolina Federal accounts through our conveniently located ATMs, ATMs with the CO-OP Network® logo, and Teller Talk®.





A Message from *BALANCESM Financial Fitness Program*

Frugal Fill-Ups: 25 Ways to Save at the Pump



Don't let skyrocketing fuel prices drive you crazy. There are many ways to put an immediate dent in your gas bill.

1. First, nothing will save you more money at the station than a fuel-efficient car. Large, heavy vehicles can burn up to three times as much fuel as small car—and as gas prices rise, your wallet will groan with every extra pound. If it's time for a trade in, seriously consider purchasing a car that was built to get good gas mileage. There are even tempting tax breaks for investing in the latest technology. If you buy a new hybrid car, you may be eligible for a one-time federal income tax deduction of \$2,000.
2. Arrange for car pools to share the cost of gas.
3. Make sure your air filter is clean.
4. Keep your tires filled with the right amount of air.
5. Keep your clutch adjusted.
6. Have enough clean engine oil in your car.
7. Choose the route with the flattest terrain and fewest stops.
8. Use your air conditioner sparingly.
9. Remove unused bike and luggage racks to make your car aerodynamic.
10. Keep the windows closed when traveling at high speeds.
11. Avoid traffic jams and stop and go traffic.
12. Remove heavy objects from the car.
13. Bike, walk, or use public transportation whenever possible.
14. Turn the car off rather than idle (when appropriate).
15. Don't warm up new cars—most don't need it.
16. Avoid traveling at fast speeds in low gears.
17. Drive the speed limit.
18. Use cruise control on the open road, when safe.
19. Use downward slopes to your advantage.
20. Accelerate slowly when leaving the stop light.
21. Buy regular unleaded versus the highest priced gasoline—most cars are built for it.
22. Don't rev your engine.
23. Use your car only for necessary trips.
24. Use your navigation system (if available) to avoid getting lost and wasting gas.
25. Combine errands into one trip.



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www.balancepro.net, 888-456-2227



Christmas Club Funds Transfer

Simplifying the season of giving

Christmas Club funds automatically will transfer to members' savings accounts on Saturday, November 1. If you have automatic payroll deduction, funds will continue to accrue in your Christmas Club account for next year.

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	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 7.00% 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 Home Equity Loan	As low as 7.125% APR
Home Equity Line of Credit	As low as 5.00% APR
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 September 24, 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 August 31, 2008

Assets	\$1,408,422,504
Loans to Members	\$1,236,902,414
Member Savings	\$1,045,851,166
Members	158,124

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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