



Do You Feel Like an ATM?

Teen Accounts enable youth to manage their own money

Let's face it—if you're raising a teen, back-to-school time can turn your wallet into a revolving door. Requests for lunch money, gas money, movie money and more can really take their toll. Stop the madness! Empower your teen to manage his own cash flow with [Teen Checking](#) and Savings.

Teen Checking comes with its own instant-issue debit card in a choice of cool colors: pink, black, orange, garnet or blue. Let your teen make purchases with ease or go to an ATM—instead of you—when she needs quick cash.

A reassuring feature of Teen Accounts is that a parent (or another qualified adult) must be a joint owner. This means you can track every transaction in your teen's account(s) for free 24/7 from the convenience of your computer or your cell phone with iTeller and iTeller Mobile.

Spare yourself some aggravation and help your teen learn to manage money in the process. Drop by a conveniently located branch today and open a Teen Checking and/or Savings account for your 13–17-year old.



Own a business?

Business Services offers affordable, convenient
business checking and free cash management services.

To switch your account, stop by a branch today.

LIFESIMPLIFIED™

Your Vote Counts!

September 9–15: YOU select finalists for
Last Band Standing at [YoungFreeSC.com](#)

Young & FreeSM South Carolina needs your help! Visit [YoungFreeSC.com](#) from September 9 to 15 to select the best contenders for our battle of the bands contest, Last Band Standing. Up to five groups of the public's choosing will battle it out at the Last Band Standing event, October 7, at Wild Wing Café, Mount Pleasant.

With great prizes in store for the winning band, including the opportunity to perform at ShineFest Charleston, Last Band Standing is a high stakes contest that will give an edge to one aspiring local group.

YOUNG & FREE
SOUTH CAROLINA

LAST BAND STANDING

presented by

OUR sponsors

SOUTH CAROLINA FEDERAL CREDIT UNION

CHARLESTON CITY PAPER

SHINEFEST

WILD WING Cafe

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 Program

Questions and Answers

What is the MEMBERS Financial Services Program?

The MEMBERS Financial Services Program is a full-service financial advisory program located at South Carolina Federal Credit Union, offering members retirement, insurance and investment services. Our goal is to help our members achieve their financial goals for themselves and their families.

How does the MEMBERS Financial Services Program work?

A full-time MEMBERS Financial Services Representative is available to meet with you to evaluate your situation, offer recommendations and coordinate your investment and insurance choices.

You may want to tackle just one financial issue today. We can help you:

- Roll-over your 401(k) or pension plan if you've changed jobs
- Develop a savings and investment plan
- Create a retirement income plan to approach those years with confidence
- Manage your investments better
- Protect your family with life insurance or long-term care insurance
- Save for college education costs

Or you may be looking for help in managing your entire financial situation. We'll help develop a comprehensive financial roadmap that addresses all the relevant financial issues that you face.

Can the MEMBERS Financial Services Program help me with retirement planning?

Yes, whether you are already retired, getting ready to do so or are just beginning to save for retirement, our program has sophisticated planning software and a wide array of investment products to help you fund the retirement lifestyle you're seeking. We believe everybody has a unique vision of their retirement years and we help you manage your money to support that vision.

How do I get started?

To set a no-cost, no-obligation appointment, call Catherine Sonntag, the MEMBERS Financial Services coordinator, at 843-569-4917 (**Charleston**) or 800-845-0432, ext. 4917 (**Nationwide**) today. Be sure to bring any documentation that will help your rep understand your situation better, such as account statements, tax forms, and benefit information. If married, it's best that both you and your spouse attend. Lastly, always bring an open mind and a willingness to discuss the details of your situation.



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-E092

Another Banner Year for CMN

Member, employee contributions exceed goal by 20 percent

This year's campaign for Children's Miracle Network (CMN) raised a total of \$23,999.99 from employee and member contributions, exceeding our goal by \$3,999.99! With a \$5,000 corporate contribution from South Carolina Federal Credit Union, CMN will receive a total of \$28,999.99. All funds raised benefit the Medical University of South Carolina (MUSC) and Palmetto Health Children's Hospitals. Thanks to all members who supported this worthy cause!

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)	0.10% APY
Money Market (\$50,000-\$99,999.99)	0.30% APY
Money Market (\$100,000 or more)	0.40% 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/Boat Loans	New – As low as 4.99% APR Used – As low as 4.99% APR
RV Loans	New – As low as 5.25% APR Used – As low as 5.50% 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 September 3, 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**)

Email: 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 July 31, 2009

Assets	\$1,467,246,168
Loans to Members	\$1,164,492,120
Member Savings	\$1,109,063,147
Members	155,053

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

South Carolina Federal Credit Union
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