



South Carolina Federal employee **Leslie Howard** accepts the 2008 Financial Literacy Ambassador of the Year Award from **Garry Parks**, president and CEO, South Carolina Credit Union League.

Employee Recognized for Financial Education

Leslie Howard merits statewide distinction

The South Carolina Credit Union League recognized South Carolina Federal Credit Union Marketing Product Manager Leslie Howard as 2008 Financial Literacy Ambassador of the Year.

Howard's efforts have been critical to the success of the credit union's financial education program this year. As of June 2008, she personally had reached 447 high school students and 143 adults, covering topics such as Identity Theft, Car Buying Tips and the Importance of Credit. Fluent in Spanish, Howard has delivered workshops to both Spanish- and English-speaking audiences.

To register for South Carolina Federal's upcoming financial education workshops, visit scfedseminars.org.

Shopping Simplified. Earn double **CURewards™** points through September 30 for school- and office-related purchases.

See scfederal.org/backtoschool or scfederal.org/officesupplies for merchant categories that qualify.

LIFESIMPLIFIED™

Shred Events: Save the Date!

Safeguard your personal information during International Credit Union Month

Mark your calendars! South Carolina Federal Credit Union will host shred events in four communities during the month of October. Start gathering your sensitive documents now (maximum: four banker's boxes per person) and plan to join us. See next month's *InBalance* for additional details.

Charleston Area

Saturday, October 18

9:00 a.m. to 12:00 noon
Summerville Branch
1000 North Main Street
Summerville

Saturday, October 18

9:00 a.m. to 12:00 noon
East Cooper Branch
910 Houston Northcutt Boulevard
Mount Pleasant

Columbia Area

Saturday, October 4

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

Georgetown Area

Saturday, October 25

9:00 a.m. to 12:00 noon
Highmarket Branch
1701 Highmarket Street
Georgetown

Orangeburg Area

Saturday, October 25

9:00 a.m. to 12:00 noon
Orangeburg Branch
1174 Boulevard Street NE
Orangeburg



Traveling Abroad?

Reminder: Inform the credit union in advance

Remember to advise the Contact Center when your plans include travel outside the U.S. Call 843-797-8300 (**Charleston**) or 800-845-0432 (**Nationwide**) or e-mail contactcenter@scfederal.org. With advance notice, we can arrange for you to enjoy uninterrupted access to your funds through your debit and credit cards.

Contact Center Representatives are available to assist you Monday–Friday, 8:30 a.m.–5:30 p.m.

Holiday Closure

South Carolina Federal Credit Union branches will be closed on **Monday, October 13**, in observance of **Columbus Day**. 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 MEMBERS™ Financial Services Program

Work With Someone You Trust

- Is your retirement money invested properly?
- Will you have enough income in retirement?
- How will you pay for a child's education?
- Financially, what would happen to your family if you died?
- How will you pay for long-term care?

The MEMBERS Financial Services Program located at South Carolina Federal Credit Union has one objective: to help you reach your financial goals. We're here to help you make sound financial decisions consistent with your risk tolerance, investment time-lines and goals.

The program works in cooperation with South Carolina Federal and complements the products and services the credit union makes available to you. Together, we can provide a total package to help you realize your full financial potential.

When it comes to insurance and investments, we understand the importance of a trusted partner. Contact Catherine Sonntag, MEMBERS Financial Services coordinator, at 843-569-4917 (**Charleston**) or 800-845-0432, ext. 4917 (**Nationwide**) for a no-cost, no-obligation appointment.



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-0205-8114

Self-Service Makes Life Simplified

Update member profile, request Stop Payments at your convenience

Now it's more convenient to update much of your personal information or place a Stop Payment Request. Follow the instructions below.

Member Profile Updates. The simplest and most secure way to inform the credit union of changes to your mailing address, e-mail address, phone number(s), password and timeout preferences is just a few clicks away. Log into iTeller and click "User Options" to update your information using our secure online form. For your convenience, South Carolina Federal Credit Union will send you a confirmation e-mail after your request has been processed.

Stop Payment Requests.* Log into iTeller. Locate the "Account Access" toolbar. Then, simply select the "Stop Pay" option, complete the required information and submit. Your Stop Payment Request remains in effect for six months.

*South Carolina Federal charges a \$33 fee for each Stop Payment request. If your checks have been lost or stolen, please visit a branch or call the Contact Center at 843-797-8300 (Charleston) or 800-845-0432 (Nationwide).

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 6.00% APR Used – As low as 6.25% 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 7.25% 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 August 21, 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 July 31, 2008

Assets	\$1,409,275,092
Loans to Members	\$1,224,242,923
Member Savings	\$1,049,636,699
Members	157,770

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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