



Joint Venture

Published Quarterly by SCI Federal Credit Union, PO Box 3258, Florence, SC 29502

4th Quarter 2016

MARK YOUR CALENDARS!

2017 Annual Membership Meeting

Where: The Southeastern Institute of Manufacturing and Technology
Florence, SC

- *The Southeastern Institute of Manufacturing and Technology (SiMT) is at 1951 Pisgah Road in Florence SC. Just minutes off of I-95, SiMT is easily reached by car. Turn into Florence-Darlington Technical College (FDTC) from Hwy 52 between Florence and Darlington at the SiMT sign.*
- *Follow this road through the FDTC campus to the SiMT entrance.*

When: Friday, April 28, 2017

Time: 6:30 PM

Dinner will be served, so we need to know if you will be able to join us. **Please stop by or call the credit union at (843) 669-3712 before Friday April 21, 2017 to reserve your seat.** There will be entertainment and a business meeting. Come join your fellow credit union members and take an active role in YOUR Credit Union!

The Nominating Committee for SCI Federal Credit Union has submitted two individuals for the two open Board of Director's positions at this year's Annual Membership Meeting to be held April 28, 2017. Because of the fact that these two candidates are running unopposed, there will be no election held for the Board of Directors this year. The two candidates will be elected by acclamation. According to SCI Federal Credit Union By-laws, there will be no nominations accepted from the floor. The following are the two candidates for SCI Federal Credit Union Board of Directors in 2017:

- The two nominees are also incumbents on the SCI FCU Board of Directors:
1. **Gayle Hutchinson:** is retired as the Sr. Human Resources Benefit Representative for Smurfit-Stone Container in Florence. Now known as WestRock. Gayle served for approximately 10 years on the Supervisory Committee of SCI FCU, and is currently serving the end of her fourth term on the Board of Directors for SCI FCU. She is currently a Real Estate Agent for ERA Leatherman Realty, Inc.
 2. **Billy Leach:** Billy currently serves as the Treasurer of the Board of Directors for SCI FCU, and has previously served as Vice President and President of the SCI FCU Board of Directors. Billy is retired as a General Mechanic from Smurfit-Stone Container in Florence. Now known as WestRock. Billy has been a member of the credit union since 1966 and served many of those years as a credit union volunteer.



1st Quarter 2017 Holidays

Martin Luther King Day
Monday, January 16, 2017

Good Friday
Friday, April 14, 2017



SCI Federal Credit Union VISA® Platinum Credit Card!

Features:

- No Annual Fee
- No Balance Transfer Fees
- Grace period for Purchases to avoid finance charges
- UChoose Rewards® Program offers points earned on purchases for merchandise, event tickets, travel, activities and gift cards.
- Interest rates as low as **4.75% APR** (variable rate) to qualified applicants.
- Your **APR** will be **4.75% to 18.00%**, based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.

Contact us today at (843) 669-3712 for more details and learn how to apply.

The mission of SCI Federal Credit Union is to incorporate sound, systematic savings and loan programs in various fields and services at competitive rates, all with a personal touch and convenience in mind for our members.

BOARD OF DIRECTORS

Daniel L. Broach, President
Franklin J. Cockfield, Vice President
William N. Leach, Treasurer
Don Roth, Secretary
Gayle Hutchinson, Director
Heyward Lee, Director
Sam Singleton, Director

SUPERVISORY COMMITTEE

Charles Norris, Chairperson
Don Roth
Richard Waldrop

LOAN OFFICERS

Rob Seastrunk
William Rowell
Michael McKay

STAFF

Rob Seastrunk, Manager
Renea Alexander, MSR
Chelsey Gasque, MSR
Larry Holmes, MSR

CONTACT INFORMATION

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SERVICES

Share Savings Accounts
No Minimum Balance Checking
Overdraft Protection
Share Certificates
Individual Retirement Accounts
Traditional, Roth, Education
New or Used Automobile Loans
New or Used Motorcycle Loans
New or Used Recreational Vehicle Loans
New or Used Boat Loans
Line-of-Credit Loans
Credit Disability Insurance
Credit Life Insurance
Free Financial Counseling
Direct Deposit/Net Pay
ATM/VISA Check Card
On-line Financial Services
Phone Teller
Visa® Platinum Credit Cards

Seasonal

Carwinds Tickets
Six Flags Over GA Tickets

ANNUAL NOTICE:

Regarding Non-VISA Pinless Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Plus, Accel/Exchange and Star network(s).

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice.

Share Dividend Rates

The Board of Directors has declared the following dividend rates effective October 1, 2016 through December 31, 2016.

SHARE ACCOUNT	MINIMUM OPENING REQUIREMENT	ACCOUNT BALANCE	APY*	DIVIDEND RATE
Share Savings	\$25.00	\$0-\$5,000.	0.15%	0.15%
		\$5,000.>	0.30%	0.30%
IRA'S	--	--	0.50%	0.50%
Share Drafts	--	--	0.05%	0.05%

FEEES COULD REDUCE EARNINGS ON ACCOUNTS.
THESE RATES MAY CHANGE AFTER THE ACCOUNT IS OPENED AS DETERMINED BY THE CREDIT UNION'S BOARD OF DIRECTORS.

Ask an employee for further information about the fees and terms applicable to the advertised accounts.

*APY = Annual Percentage Yield