



SOUTH CAROLINA NATIONAL GUARD FEDERAL CREDIT UNION



“Serving Those Who Preserve Our Freedom”

The Minuteman Update

April 2008

Your Quarterly Newsletter

CALL FOR ANNUAL MEETING

The second annual membership meeting of the SC National Guard Federal Credit Union will be held Wednesday, April 9th at 3:00pm. The meeting will (497900) be held in the auditorium of the Adjutant General Building on National Guard Road in Columbia.

This year the membership will vote to fill three, three-year seats on the Board and two, three-year seats on the Credit Committee. If you have an interest in volunteering your services please contact Wanda Hill, chairman of the Nominating Committee at 803-945-4579.

Potential candidates are reminded of the following criteria for volunteer work with the credit union: (1) nominee must be a member of the credit union and be in good standing with the credit union; (2) agree to a credit report check; (3) provide a brief biography and statement as how his or her nomination would benefit the credit union; (4) indicate the willingness to be educated in credit union philosophy, duties and responsibilities; (5) have the ability to attend credit union meetings in Columbia during business hours; (6) have the ability to attend leadership/volunteer conferences in and outside the Columbia area.

The Door Prizes this year total \$1000.00. We look forward to seeing all of you there!

SUPPORTING OUR NATIONAL GUARD



The annual National Guard Association Conference was held February 29th – March 2nd in Charleston. This is the second year your credit union has been a sponsor of the conference. Doris Hogan, Neicy Roberts and Natalie Pearson attended this year’s conference on behalf of the credit union. We were able to (405800) thank current

members of the credit union for their support, as well as tell others about the wonderful benefits your credit union has to offer. If you would like for a credit union representative to attend your conference to share the benefits of credit union membership, please contact Natalie Pearson at the Main Office 803-799-1090.

CENT- SATIONAL KIDS!

Hey Parents and Grandparents, Open a Kids Club account for your child or grandchild today! Any child that is 12 years of age or under is eligible for our Kids Club. The purpose of our club is to financially educate our children, so they will be able to handle their finances in a responsible manner as they grow into adulthood. Upon opening the account they will receive a piggy bank to take

home and fill up and bring back each time for deposit and a credit union coloring book. As they get older (9070200) and are ready to buy their first vehicle, or need education expenses they will have established a relationship of trust and understanding here at your credit union. Bring your child in today to open their account and enjoy the rewards of saving!

looking out for you ...

TOO MANY CARDS

If you carry one of our ATM Guard Cards and one of our MasterMoney Debit cards, effective May 1st, 2008, you will no longer be able to use the ATM Guard Card. Your MasterMoney Debit card will access both your share and your checking account.

We are taking this step to reduce the number of cards that you carry and thereby minimize your threat of unauthorized transactions. If you carry both these cards, we suggest that you immediately take the ATM Guard Card and cut it into small pieces and then discard. As always, if you have any questions, please give us a call.

COME SHRED WITH US!

You are invited to come out to our Main office on Bluff Road and shred your personal documents.

We will have shred bins available on Monday, April 21, 2008 from 9:00 AM to 12:00 PM for your convenience. All papers deposited into the shred bins will be shredded when the truck arrives at 12:00 PM.

This is a free service being provided to all members by your Credit Union!

WE HAVE PEOPLE THAT SPEND THEIR WHOLE DAY (AND NIGHT) LOOKING OUT FOR YOU.

You may not know it, but you have round-the-clock protection against the increasingly savvy perpetrators of debit card fraud. That's because the debit cards we issue are protected by FraudWatch® PLUS. Experienced fraud analysts work around the clock, watching for any suspicious card activity and will contact you immediately if they detect potential fraud on your card.

So if you get a call from our "Fraud Prevention Services" know that they are doing their job and preventing potential fraudulent use of your card.

Fraud is serious and can strike at anytime. That is why we are always on Guard to detect and prevent fraud from happening to you.

STATE TAX TIP FOR AGR RETIREES

If you are an AGR soldier who retired with 20 years or more of Active Duty and have Inactive National Guard (M-Day) time per your DD 214, you are allowed to claim an additional tax exemption off of your state taxes. This exemption is authorized as per instructions for SC Form SC 1040 line 53 (other subtractions from income). In the 2007 individual tax book you will find this information on the bottom of page 18. It is the ninth bullet comment under those instructions. You must attach the calculations verifying the amount of military retirement income being excluded. There is a formula to use and is explained under the bullet comment. If you have already filed your taxes for this year, or never claimed this exemption in previous years you can file an amended tax return using SC 1040X for each year not claimed. When you inform your tax preparer about this exemption you need to let them (9143400) know that many computer tax programs will need to be overridden to allow this exemption. Based on your M-Day years this exemption could add up to several hundreds of dollars per year.

If you have any questions regarding this information please contact Donna Barber at dbarber4@sc.rr.com.

DISCOUNTED TICKETS AVAILABLE

Biltmore Estate (Asheville, NC) - \$36.00

compared to \$45.00 at the gate

Call the credit union for more information.

Credit Union Calendar Of Events

APRIL

9th Annual Meeting 3:00 p.m.
Auditorium (699700) of the Adjutant
Generals Building
All branches closing at 2:30 p.m.

15th Deadline for IRA
Contributions for 2007
Deadline for State and
Federal Taxes

MAY

26th Memorial Day
Credit Union Closed

JULY

4th Independence Day
Credit Union Closed

Win \$5.00!!

Congratulations to Netta Wagers, the only member to claim her number in January's quarterly newsletter. You too can be \$5.00 richer by locating your share number in this issue of the newsletter. Every issue has five hidden member numbers. When you locate your number simply contact us by phone, mail or visit our branch. Reading the newsletter not only gives you current credit union information but pays you for it!

Board declares 1.00% APY dividend for 1st Quarter 2008

The annual percentage yield applies to all share, club and organizational accounts. The dividend rate on checking is .50% APY. Contact the credit union at 799-1090 or 1-800-922-6310, if outside the Columbia area, for additional information.

THREE BRANCHES TO SERVE YOU!

You may now visit any of the three full service branches listed below:

Main Branch

1225 Bluff Road, Columbia, SC 29201
PO Box 9366, Columbia, SC 29290
800-922-6310 toll free • (803) 799-1090
(803) 254-6315 fax
(803) 806-4333

McEntire Branch

1325 SC Road
McEntire Joint National Guard Base
Eastover, SC 29044
PO Box 9123, Columbia, SC 29290
877-504-0898 toll free • (803) 647-8212
(803) 783-2099 fax

Eastover Branch

10311 Garners Ferry Road
Eastover, SC 29044
PO Box 9366, Columbia, SC 29290
800-922-6370 toll free • (803) 695-2000
(803) 695-6053 fax
(803) 806-1801

SCNG FCU'S MISSION STATEMENT:

To provide the South Carolina National Guard family with financial products and services in a safe and sound environment.