



SOUTH CAROLINA

NATIONAL GUARD

FEDERAL CREDIT UNION

“Serving Those Who Preserve Our Freedom”



The Minuteman Update

July 2008

Your Quarterly Newsletter

MORTGAGE LOANS ARE HERE!

We now have a mortgage loan officer on staff! She is familiar to most of you and her name is Doris Hogan. For the past several months Doris has been training and organizing our mortgage loan department. Most first time home buyers have no idea where to begin. Doris can assist you all along the way. Before you even begin looking for a home, contact Doris to learn how the process works. We can pre-qualify you and guide you on how much house you can afford. Our goal is to educate our members and make the mortgage process as(9033000)painless as possible. Even if you just want some information or don't qualify at this time, Doris can advise you on what you need to do in order to qualify later. You won't know unless you ask!

At this time, mortgage rates are attractive. And in our current economic environment, it is a buyer's market. Through our Real Estate Rewards program, we can assign a real estate agent to assist you in buying or selling. And you get cash back at closing!

So if you are in the market for a new home, interested in refinancing your current mortgage, or just don't know what to do to get started, call the people that you trust, your credit union. Doris Hogan can be reached at 803-647-8413.

PRIVACY DISCLOSURE STATEMENT

South Carolina National Guard Federal Credit Union, your member owned financial institution, is committed to protecting your financial privacy. This notice is required by law and explains how we collect, use and safeguard your personal financial information.

INFORMATION WE COLLECT AND DISCLOSE BY YOU

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions with us and others.
- Information we receive from consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from current or past employers or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect your privacy, we only(449000)work with companies that agree to maintain strong confidentiality protections and limit the use of

the information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose non-public personal information about you under any other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with the South Carolina National Guard Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices.

If you have any questions, please contact your Credit Union at 1-800-922-6310.

You may also request to be excluded from disclosures to third party companies by contacting us at the above toll free number.

looking out for you ...

Welcome Home!

VISA MADE EZ

Wouldn't it be great if you could check your Visa credit card balance anytime you wanted? How would you like to be notified when a transaction posts to your account? Would you like the convenience of making (250400) your monthly payment online? Well you can do all this and more through EZCardInfo.com. With

EZCardInfo.com, you can access your Visa credit card online anytime, from anywhere.

So the next time you want to know what's going on with your Visa credit card, log onto EZCardInfo.com and see how EZ managing your account online can be!



We would like to welcome home all of the soldiers that were recently deployed. Our thoughts and prayers continue to go out to all of our soldiers that are still serving our country. Thank you for preserving our freedom!

Annual Fishing Tournament

Once again our credit union helped sponsor the Annual National Guard Fishing Tournament. This year's tournament(9363700)was held on May 19th with over 80 participants. If you are interested in participating next year contact Randy Wiggers at 803-730-9914 or contact the credit union next April for registration forms.

DISCOUNTED TICKETS AVAILABLE

Biltmore Estate (Asheville, NC) - \$36.00
compared to \$45.00 at the gate

**Carowinds Theme Park - \$33.99 adults/
\$19.99 junior/senior**
compared to \$45.99 at the gate

Call the credit union for more information.

Credit Union Calendar Of Events

JULY

4th Independence Day
Credit Union Closed

AUGUST

28th University of South Carolina ESPN television(841200)football game (Thursday Night). Main office closing early at 2:00 pm due to football parking.

SEPTEMBER

1st Labor Day
Credit Union Closed

OCTOBER

13th Columbus Day
Credit Union Closed

Win \$5.00!!

Be \$5.00 richer by simply locating your share number in this issue of the Update. Every issue of the Update has five hidden member numbers. Locate your account number and be \$5.00 richer. When you locate your account number simply contact us by phone, mail or visit our branch. Reading the Update not only gives you current credit union information but pays you for it!



Board declares 0.5% APY dividend for 2nd 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.