



# SOUTH CAROLINA NATIONAL GUARD FEDERAL CREDIT UNION



*“Serving Those Who Preserve Our Freedom”*

*The Minuteman Update*

*July 2010*

*Your Quarterly Newsletter*

## A MESSAGE FROM THE PRESIDENT

*Greetings,*

If you have not received a letter from me outlining the new Federal Regulation E and how it affects our debit and ATM card program, you will soon. This new regulation is but one of the many that our Federal Government has enacted to improve consumer awareness in the financial industry.

Although I feel very strongly that our Credit Union does not abuse or take advantage of our members, we must adhere to the requirements and regulations imposed upon us. As an example, the CARD Act approved by Congress last year had little effect on our credit card product because we do not participate in many of the underhanded ways of other credit card issuers.

Most of the new regulations are extremely hard to understand, much less explain to our members. So as we navigate our way together through these current and impending requirements, I ask that you please call me with any questions or concerns. We must comply and support these regulations, but we all want to understand what we are being asked to do.

God bless our troops and thank you for your support!

Randall W. Robinson  
President

## MCENTIRE BRANCH CLOSINGS

Due to National Guard deployment, the(503900)McEntire branch will NOT be open for Saturday drills during the following months in 2010: June, July, August & September.

We apologize for any inconvenience this may cause.

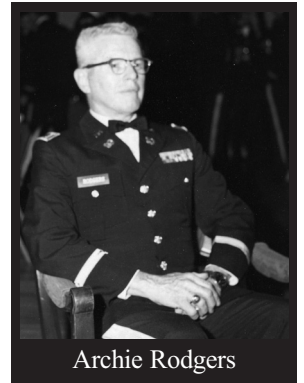


## A SALUTE TO HONOR

Mr. Archie Rodgers, a credit union member since October 1966, celebrated his 95th birthday on June 29, 2010. Congratulations Young Man!

We also(9375900)recognize our members Mr. Ernest Mathias and Mr. Richard Ricke. Ernest will celebrate his 94th birthday on August 3, 2010, and Richard will be 91 years young on July 7, 2010.

Congratulations Gentlemen!



Archie Rodgers

## FEDERAL REGULATION AFFECTING ALL ATM AND DEBIT CARD HOLDERS

We currently have the option to pay overdrafts on your debit card and ATM transactions. We pay overdrafts at our discretion, which means we do not guarantee that we will always pay the item. However, because of new Federal regulation, we will no longer have the option to pay those transactions if the money is not available in your account **unless you ask us to** before **August 15, 2010**.

**Our policy has not changed; this new regulation merely requires that we obtain your approval.**

Your prompt response is required to ensure that we can continue to provide you with the same service.

You may be receiving an Opt In Form in the mail in the coming weeks which you can return to us by mail. For your convenience, you may also:

- Complete the Secure Online Opt In Form at [www.SCNationalGuardFCU.org](http://www.SCNationalGuardFCU.org)
- Visit any branch location and request to “Opt In”
- Fax the completed form to 803-799-0842
- Call us at 803-799-1090 or toll free at 800-922-6310

If you’d like to know how opting in benefits you, please contact us today!

# looking out for you ...

## Changes To Your Account Statement

You may have noticed a recent change to your account statement. If you have a loan, or multiple loans, you will now be able to easily determine what you've paid in interest and/or fees each month.

Additionally, your loans will now be shown in groups according to ownership. For example, your individual loans will be grouped separately from your joint/co-maker loans.

These changes are being implemented to better serve our members.

If you have any questions, please (9402100) do not hesitate to contact us!



**Accounting, Administrative and Operations Staff, Main Office**  
(left to right) Esther, Tully, Jessi, Kristin, Kelli, Heather and Suzanne

### BILTMORE EVENTS

(Asheville, NC)

- Summer Evening Concert Series
- Kids FREE (with paying adult)

Check out [www.Biltmore.com](http://www.Biltmore.com) for more events.

**Discounted Tickets Available - \$38**

*compared to \$45.00 at the gate*

Call the Credit Union for more information.

### CAROWINDS TICKETS

\$33.99 adult

\$21.99 children (under 48" tall) & adults over age 65

### Credit Union Calendar Of Events

#### JULY

5th Independence Day  
Credit Union Closed

#### SEPTEMBER

6th Labor Day  
Credit(602900)Union Closed

#### OCTOBER

11th Columbus Day  
Credit Union Closed

### SCNG FCU'S MISSION STATEMENT:

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

**Win \$5.00!!** \$\$\$  
Congratulations to Arthur Erskine of West Columbia and John Jones of Hopkins as they are now \$5.00 richer!

You can also be \$5.00 richer by simply locating your share number in this issue(9405600)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!

### Shred Week Schedule

July: 7/19-23/10 (Mon - Fri)

August: 8/16-20/10 (Mon - Fri)

September: 9/20-24/10 (Mon - Fri)

### Board declares 0.26% APY dividend for 2nd Quarter 2010

The annual percentage yield applies to all share, club and organizational accounts. The dividend rate on checking is .20% 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