



# SOUTH CAROLINA NATIONAL GUARD FEDERAL CREDIT UNION



*“Serving Those Who Preserve Our Freedom”*

*The Minuteman Update*

*January 2008*

*Your Quarterly Newsletter*

## DEAR MEMBERS,

We are now one credit union serving the entire South Carolina National Guard and their families. Your Board of Directors, Committees, and staff have worked this entire year to successfully complete this merger. And we are not done. We have plans for a new data processing system including an online banking product, enhanced mortgage services and financial counseling, and a building addition to our Main Office.

Our goal is to provide an organization that you will be proud to call your credit union, a place where you and your family are provided the financial services that you need, within a personal and family environment. We want a place that you can send your children for their first car loan, or invest your funds in our certificates of deposit with no worry. We want an organization that our members take ownership.

We are a unique credit union with a closed membership, dedicated to serving only the men and women of our South Carolina National Guard and their families. Join us in our goal for next year, “Making It Great in 2008.”

Many thanks for your continued support. And God bless those in harms way.

Regards,

Randall W. Robinson  
President  
South Carolina National Guard FCU

## TIRED OF WRITING CHECKS?

Is writing a check to pay a bill safer than on-line bill pay? Absolutely NOT and that may be a surprise to you! Think about this ~ every check has your name, address, bank routing number and account number printed on it, and it comes complete with your signature. If it gets in the hands of a dishonest employee at the telephone company or the credit card company, or if it gets placed into the wrong mailbox you have a recipe for identity theft! Our IPay bill pay service is free and it is done electronically. No paper checks floating around with all that information. Your payments are sent

through the automated(9325800) clearing house, the exact same way your direct deposit is sent to your account. Bill pay is free and you get to choose what day you want the payment to clear your account. You save money too because you don’t have to purchase stamps or checks. It takes just a few minutes to pay your bills because you don’t have to write checks, stuff and stamp the envelope and then remember to mail the envelope! Don’t you think it is time you made the switch to a safer way to pay those bills?? Contact the credit union for further information!

## DON’T BE ALARMED, BE ALERT!

We are now offering on our website an alerts button to keep you informed of current fraud trends. The most effective(59100)fraud prevention tool is knowledge. We are bringing you the most current news and information available. To find out about the latest scams, look for the red Alerts button when you visit our website at [www.SCNationalGuardFCU.org](http://www.SCNationalGuardFCU.org)

## 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(302000)you like the convenience of making 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!

## Annual Meeting Save the Date

The Annual Membership Meeting will be held on Wednesday, April 9th, 2008.  
Look for more details to follow.

## CREDIT UNION DAY

Credit Union day was held October 18, 2007. All three branches provided (9245100) giveaways and snacks to show our appreciation to our members. Each branch also gave away a 15 inch LCD television with a DVD player. Congratulations to our winners!



**Main Office winner:** Amanda Gregg  
**McEntire winner:** Michael Hale  
**Eastover winner:** John Sparrow

## Win \$5.00!!



Congratulations to Walter Craig Hummel (Lexington) and Frances Edwards (Columbia). They are now \$5.00 richer for locating their number in the newsletter. You too can be \$5.00 richer by simply locating your share number in this issue of the Update. Every issue of the Update has five hidden numbers. When you locate your account number simply contact us by phone, mail or visit one of our branches. Reading the Update not only gives you current credit union information but pays you for it!

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

Call the credit union for more information.

## A REMINDER

If you are enrolled for Guard online you will no longer receive a newsletter by mail unless requested. You can now view the latest issues of the Minuteman Update online. Simply go to [www.SCNationalGuardFCU.org](http://www.SCNationalGuardFCU.org) and click on the Minuteman Update button located at the top of the page.

### Credit Union Calendar Of Events

#### JANUARY

- 1st** Observance of New Year's Day  
*Credit Union Closed*
- 21st** Martin Luther King Jr. Day  
*Credit(143600)Union Closed*

#### FEBRUARY

- 18th** President's Day  
*Credit Union Closed*

#### APRIL

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

## DIRECT DEPOSIT OF TAX REFUNDS

Your 2007 tax refund can arrive quicker, easier and safer with "IRS Direct," a direct deposit service from the IRS and your credit union.

According to the IRS, direct deposit of your refund will be three weeks earlier than if you were to receive it by mail. Plus, there is no check to get lost or stolen and no need to arrange a special trip to the credit union for a deposit. Take advantage of this convenient way to deposit your refund. Simply include on Form 1040, where indicated, our credit union's routing number, 253978743 and your account number either, savings or checking, into which the refund is to be deposited. Your savings account number appears on the accompanying statement as does your checking account number (six digits beginning with 100, 101, 200 or 300), if you have one.

Please remember that the refund must be deposited into an account bearing your name. If the refund is for a joint return, it must be deposited to a joint savings or checking account.

## Board declares 1.16% APY dividend for 4th Quarter 2007

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.

## SCNG FCU'S MISSION STATEMENT:

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

## FOR SALE



1999 Ford Explorer XLT  
 New transmission and tires  
 155,000 miles • Asking \$5200.00  
 Contact a loan officer for more details

## 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

## AN IMPORTANT REMINDER

Once you are a member of our credit union anyone in your immediate family or household is eligible for membership. Also remember we have three full service branches to serve you! Sign your family up today so that they may enjoy all the benefits of being a member of the SC National Guard Federal Credit Union. Important telephone numbers to remember:

**VISA CREDIT CARD** for balance inquiries or to report card lost/stolen:  
 1-800-808-7230 M-F 7am-9pm  
 1-800-991-4964 AFTER HOURS

**MASTERMONEY DEBIT CARD**  
 to report cards lost/stolen:  
 1-800-264-5578