



SOUTH CAROLINA NATIONAL GUARD FEDERAL CREDIT UNION



“Serving Those Who Preserve Our Freedom”

The Minuteman Update

July 2009

Your Quarterly Newsletter

OUR OWN DORIS HOGAN IS RETIRING!



Personal:

Married to Col. Scott Hogan, SCARNG for 35 years.

Two children – Shelly Hogan Koehler – an attorney in Little Rock, AR and Leslie Hogan Fields – Controller of the American Italian Pasta Plant and mother of her 4 year old grandson Heath (better known as Sunshine!). Two wonderful son-in laws – Dr. Andy Koehler and Chris Fields.

SC Army National Guard FCU, where she presently serves as Executive Vice President of the SC National Guard FCU.

Hobbies and Interests:

Doris is an active member of Lebanon UMC where she sings in the choir, and serves on the Finance and Mission Committees. Doris also serves as treasurer of her homeowner’s association.

Gardening is one of her passions. She loves “digging in the dirt” and is a member of the Hunting Creek Garden Club. Doris plans to become a Master Gardener and her name is already on the waiting list for the next class!

In retirement Doris plans to travel and spend more time with family and friends. The Harvest Hope Food Bank, Habitat For Humanity, the SC National Guard Association, and of course “her” credit union will benefit immensely from her volunteer hours.

All past and present members and employees of the McEntire FCU and the SC National Guard FCU, owe Doris Hogan a fond farewell. Doris Hogan epitomizes the credit union motto of “people helping people.” Her kind nature and compassion for people will be missed. We thank you Doris!

Career:

Doris served as a civilian technician at McEntire ANGTS for 14.5 years before beginning her credit union career.

While working as a technician – she was a member of the Credit Committee for the McEntire FCU. She served for several years with Barbara Watson and Mike Cash. When Grace Lovette decided to retire at the end of 1987, Frances Roberts offered Doris the job as a loan officer. And in 1988 she began serving the financial needs of the men and women of our SC Air National Guard.

Upon Frances Roberts’ retirement in January 2000, Doris was promoted to Manager of McEntire FCU by the Board of Directors. Doris was very active in the credit union community serving as Treasurer of the Columbia Chapter of Credit Unions for many years.

During her tenure as Manager, McEntire FCU grew from a 9 million dollar credit union to a 13 million dollar credit union. New services including the website, homebanking, bill pay, debit cards and Visa credit cards were implemented. And the credit union began opening on Saturday mornings for drill. Doris became a certified financial counselor. The credit union remained strong and sound with a capital ratio of over 17%. The National Credit Union Association awarded McEntire FCU a Camel rating of “1”. Doris was instrumental in the 2007 merger of the McEntire FCU and the

DATA PROCESSING CONVERSION COMPLETE!

As you know, your Credit Union converted to a new data processing system on June 1, 2009.

The transfer of all data was done without a hitch. All accounts balanced and we are using our new system. Thank you for your patience and support.

Sign up for GUARD ONLINE, our home banking product, and our automated voice response system. Both now offer features not previously available.

Manage your account by phone at 803-217-3273 or toll free at 1-866-851-7587

Visit us online at www.SCNationalGuardFCU.org

looking out for you ...

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 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 nonpublic 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.

DISCOUNTED TICKETS AVAILABLE

BILTMORE EVENTS (Asheville, NC)

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

Check out www.Biltmore.com for more events

Discounted Tickets Available - \$36.00

compared to \$45.00 at the gate

Call the credit union for more information.

CAROWINDS TICKETS - \$32.99 adult

\$20.99 children (under 48" tall) and adults over age 65

Credit Union Calendar Of Events

JULY

4th Independence Day

SEPTEMBER

7th Labor Day
Credit(835800)Union Closed


OCTOBER

12th 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 John Post
of Gaston, Abbie Culler of
Gaston, and Bill Manley of Columbia
as they are now \$5.00 richer!

You can also be \$5.00 richer by simply locating your share number in this issue(160000)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 0.26% APY dividend for 2nd Quarter 2009

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