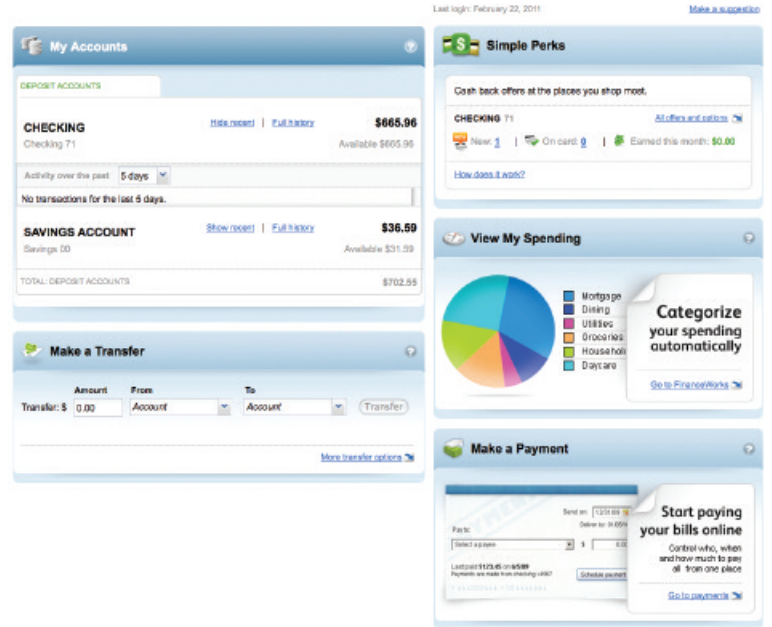




## Online Banking Gets a New Look

To enhance your online banking experience, South Carolina Federal Credit Union is launching a new look for our online banking home page. Some of the enhancements include:

- **Your Accounts** – See all your current and recent financial history in one view. Your accounts are grouped by type (Deposits, Loans, etc.).
- **Make a Transfer (NEW!)** – Easily transfer money between accounts.
- **SimplePerks** – Allows you to earn cash back by activating offers in your transaction history. Click the offer, shop at your favorite retailers and your special offer amounts will be deposited back into your account the next month.
- **Where is My Money Going?** - FinanceWorks™, powered by Quicken®, will display from the home page of online banking so you can view where your money is going, create a budget and more.
- **Make a Payment** – Pay bills with just a few clicks.



The new and improved look of online banking will help simplify your finances and your life!

In honor of our 75th Anniversary, South Carolina Federal is  
is awarding **\$7,500** in college scholarships.

Visit [YoungFreeSC.com](http://YoungFreeSC.com) for details. Hurry—the deadline is March 15!

LIFESIMPLIFIED™

### 2011 Annual Meeting

Thursday, April 7, 2011  
2:00 p.m.

South Carolina Federal  
Credit Union Main Office  
6265 Rivers Avenue  
N. Charleston

To reserve a seat, call  
Michelle Ford at 843-  
569-4948 (Charleston)  
or 800-845-0432, ext.  
4948 (Nationwide).

Note: No refreshments,  
giveaways or door prizes  
will be offered.

## Another Way to Connect to Your Credit Union

South Carolina Federal Credit Union is committed to providing members convenient access. One extension of that commitment is through our blog, SIMPLE CENTS. Located at [simplecentsblog.org](http://simplecentsblog.org), the blog is written by a variety of employees with real lives, real challenges and real solutions to some of your everyday issues. It offers a variety of topics including online member experience, expert financial advice, ways to serve the community, and funny things that are bound to happen along the way.

South Carolina Federal invites  
you to join the conversation at  
[simplecentsblog.org](http://simplecentsblog.org).

**SiMPLECENTS**





scfederal.org

A Message from MEMBERS™ Financial Services Program

## Move On Your IRA While There's Still Time!

The clock is ticking and the deadline for making your IRA contribution is fast approaching. Every day you wait could be costing you money. That's because IRAs accumulate on a tax-deferred basis. By making your contribution sooner rather than later, you give your money more time to grow.

You can contribute up to \$5,000 for both the 2010 and 2011 tax years. And if you're age 50 or older, you can also make an additional \$1,000 catch-up contribution for each tax year.

An IRA is one of the best ways for you to accumulate tax-advantaged retirement savings. For more information about IRAs and a free copy of the booklet, *Comparing Your IRA Options*, contact Catherine Sonntag, MEMBERS Financial Services coordinator, at 843-569-4917 (Charleston) or 800-845-0432, ext. 4917 (Nationwide).



Representatives are registered, securities are sold and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 866-512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.**

B2MM-1104-35F1 (0111)

## Do You Have a Business Account at Another Financial Institution?

Switch it to South Carolina Federal and save

South Carolina Federal Credit Union launched a full line of business products and services in October 2006. Since that time, our membership has benefited from competitive fees, dedicated business services officers and a diverse product line. In short, our members have saved a lot of money by switching their business banking to South Carolina Federal.

One of our business members' simplest ways to save is through the Online Business Banking, cash management product. The table below demonstrates how monthly charges could really be adding up at other financial institutions.

Cash Management Service	South Carolina Federal	Other Financial Institutions
Account Management Fee	<b>FREE</b>	Up to \$15/month
Direct Payment Fee (ACH)	<b>Unlimited for \$5/month</b>	\$10/month, plus per item after 20

If you are in the market for a new business account, explore the possibilities at [scfederal.org](http://scfederal.org). There's an online business banking form to fill out if you have questions, or feel free to call 846-797-8300 (Charleston) or 800-843-0432 (Nationwide).

## Consumer Rate Shop

### DIVIDEND RATES

Rates are quoted as Annual Percentage Yields (APY)

Member's Choice Checking (min. balance \$150)	0.05% APY
Share Savings (min. balance \$150)	0.10% APY
Money Market (\$50,000-\$99,999.99)	0.25% APY
Money Market (\$100,000 or more)	0.30% APY

Additional balance requirements apply to qualify for a Member's Choice Checking account.

### REGULAR AND IRA SHARE CERTIFICATES

Rates are quoted as Annual Percentage Yields (APY)

Term	Regular (min. \$500)	Jumbo (\$50,000+)
12 months	0.45% APY	0.55% APY

Additional terms from 3-60 months are available. Minimum balance required. Fees could reduce earnings. Penalty for early withdrawal.

### LOAN RATES

Rates are quoted as Annual Percentage Rates (APR)

Auto/Truck Loans	New – As low as 3.99% APR Used – As low as 3.99% APR
RV/Boat Loans	New – As low as 3.99% APR Used – As low as 3.99% APR
Personal Loans Personal access line (PAL) – revolving line of credit and fixed-term loans	As low as 12.00% APR
Visa® Platinum	As low as 8.99% APR
Fixed Rate Home Equity Loan	Call us or visit our website for current rates
Home Equity Line of Credit	Call us or visit our website for current rates
Mortgage First mortgages and refinances	Call us or visit our website for current rates

South Carolina Federal Credit Union offers loan rate discounts. Ask us if you qualify.

Rates are current as of February 24, 2010, and are subject to change daily. Please contact South Carolina Federal for applicable fees and terms. Call 843-797-8255 or 800-845-8355 for other current loan and deposit rates or visit [scfederal.org](http://scfederal.org).

### CONTACT INFORMATION

#### Branch Hours

##### Lobby

Monday – Friday 9:00 a.m. to 5:30 p.m.

##### Drive-up Windows

Monday – Thursday 8:30 a.m. to 5:30 p.m.

Friday 8:30 a.m. to 6:00 p.m.

##### Contact Center

Monday – Friday 8:30 a.m. to 5:30 p.m.

843-797-8300 (Charleston) 803-738-8300 (Columbia)

843-545-8300 (Georgetown) 800-845-0432 (Nationwide)

Email: [ContactCenter@scfederal.org](mailto:ContactCenter@scfederal.org)

Phone Banking (24-hour telephone account access)

843-797-8255 (Charleston) 800-845-8355 (Nationwide)

Report Lost or Stolen Debit or Credit Cards

800-449-7728

### SOUTH CAROLINA FEDERAL STATS

As of January 31, 2011

Assets	\$1,263,694,231
Loans to Members	\$ 926,714,986
Member Savings	\$1,004,516,954
Members	143,236

*InBalance* is published monthly for members of South Carolina Federal Credit Union. Address comments and suggestions to:

South Carolina Federal Credit Union  
Marketing Department  
P.O. Box 190012  
N. Charleston, SC 29419-9012

