



Elected Volunteers

Following the Annual Meeting, held April 7, 2011, the following volunteers are now officers of the South Carolina Federal Credit Union's Board of Directors:

- **MAJ Kelvin Brown**,
Chairman
- **BG J. Emory Mace**,
Ret., Vice Chairman
- **Richard I. Buckner**,
Secretary
- **Mary L. Whited**,
Treasurer

Rodney E. Druschel,
J. Ralph Cathey and
George H. Shaver were
elected to serve the
board for a period of
three years. For a
complete list of South
Carolina Federal
volunteers, visit
scfederal.org.

New CardLock® Service Helps Members Fight Fraud

Anytime a cardholder uses his or her card—at a store, restaurant, on the Internet—there is chance that some unscrupulous person (or device) may violate a cardholder's trust and make unauthorized use of their account.

South Carolina Federal Credit Union is pleased to announce a powerful new weapon to help fight fraud and stop it before it can even happen. It's called CardLock and enables cardholders to proactively lock their debit and credit cards and protect them from unauthorized, signature-based use.

CardLock supplements the fraud detection measures South Carolina Federal already has in place and provides an additional layer of security around a cardholder's account. CardLock is easy to use, fast, and effective. A simple phone call or visit to a website is all it takes to enroll an account and to lock and unlock your card in just seconds—any day, any time.

This product is available when you sign for your purchase at the point of sale using your South Carolina Federal Visa® Platinum Credit Cards and MasterCard® Debit Cards. When a cardholder locks his or her account with CardLock, any signature-based transaction attempt on the locked account will be declined. In addition, cardholders receive notification any time a transaction is attempted on their locked account. Members are still encouraged to closely monitor their card activity for any unauthorized personal identification number (PIN) based transactions.

Visit cucardlock.com to learn more about CardLock and how YOU can take an active role in the fight against card fraud.



Don't forget to donate to **Change for Change** to help raise money for **Water Missions International** and provide clean drinking water worldwide.

For details, visit YoungFreeSC.com.

LIFESIMPLIFIED™

Credit Union Joins New ATM Network



South Carolina Federal Credit Union recently joined the Armed Forces Financial Network® (AFFN).

With over 26 years of service to the military, defense and civilian communities worldwide, AFFN

provides the U.S. military community with ready access to their funds through ATM and point-of-sale (POS) terminals located at or near U.S. military bases worldwide.

This new network will also provide South Carolina Federal members with worldwide fee-free convenient access to ATMs within the AFFN. To view a list of these fee-free ATM locations, visit affn.org.

Fee-free access is not guaranteed for all ATMs in the AFFN. The decision to charge or not charge a fee is left up to each financial institution. To ensure that an ATM is fee-free, always look for both the AFFN symbol and the CO-OP Network® symbol.

Holiday Closure

South Carolina Federal Credit Union branches will be closed **Monday, May 30 (Memorial Day)**. Enjoy around the clock access to your South Carolina Federal accounts through our conveniently located ATMs, ATMs with the CO-OP Network® logo, Phone Banking, Online Banking and Mobile Banking.





scfederal.org

A Message from MEMBERS™ Financial Services Program

Changing Jobs? Retiring?

Don't leave your retirement plan dollars up in the air

If you're changing jobs or retiring, you're in the midst of an enormous change. You should seriously be considering what to do with your money in your employer's pension plan, 401(k), 403(b)/TSA or 457 plan. After all, it's probably one of your biggest assets. The wrong move could cost you thousands and greatly affect the quality of your retirement years.

Generally, there are four options for your retirement plan:

1. Leave it in your former employer plan
2. Transfer it to your new employer plan
3. Roll it over to a traditional individual retirement account (IRA)
4. Cash out and pay taxes and possibly penalties

Each decision has its pros and cons. Need help deciding what option is best for you? Contact Catherine Sonntag, the Coordinator serving the members of South Carolina Federal Credit Union, at 843-569-4917 (**Charleston**) or 1-800-845-0432, ext. 4917 (**Nationwide**) for a no-cost, no-obligation Retirement Assets Consultation. The quality of your retirement years depends on it.



*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-0405-2BA8

South Carolina Federal Credit Union Scholarship

Three students win money for college

In honor of our 75th anniversary, we are pleased to announce the winners of the South Carolina Federal Credit Union inaugural scholarship. The winners are:

- First Prize (\$5,000): Krystyna Boyle** – Attends Cardinal Newman High School in Columbia and plans to attend Clemson University, majoring in Pre-Med
- Second Prize (\$2,000): Dalton Caine** – Attends Spring Valley High School in Columbia and plans to attend Anderson University, majoring in Christian Ministry
- Third Prize (\$500): Darrell Brace** – From Goose Creek and currently attends the Medical University of South Carolina (MUSC), majoring in Nursing

"Education plays a vital role in the growth and future of the communities in which we serve," said Scott Woods, President and CEO. "I was very impressed by the quality of all the applications we received and I am very proud of our winners," he continued.

Congratulations to the winners. South Carolina Federal is proud to support you in your college education!

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 April 26, 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.

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

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 March 31, 2011

Assets	\$1,285,210,023
Loans to Members	\$ 897,622,448
Member Savings	\$1,032,953,628
Members	142,176

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

