



Annual Holiday Drive

Each year, South Carolina Federal Credit Union participates in a holiday drive benefiting a local nonprofit organization. This year we are collecting new underwear (all sizes) from November 15 to December 15 for [Lowcountry Orphan Relief](http://LowcountryOrphanRelief.org).

Lowcountry Orphan Relief's mission is "to provide services and aid to meet the needs of abandoned, abused and neglected children in the Lowcountry, and specifically intervene where government aid ends." Since 2006, they have clothed more than 12,000 children in the Tri-County area.

Next time you stop by one of our branches this holiday season, please bring an unopened package of new underwear and place it in the donation bin. Learn more about Lowcountry Orphan Relief at LowcountryOrphanRelief.org.



Shopping is **simplified** at South Carolina Federal Credit Union.
Purchase a **Visa® Gift Card** this holiday season
that can be loaded with an amount of your choice at any branch.*

*Certain limits may apply.

LIFESIMPLIFIED™

Holiday Cards Coming Soon



Beginning the week of November 19, 2012, branches in the Georgetown and Charleston area will sell holiday cards to support MUSC Children's Hospital Fund's Annual "Kids Helping Kids" Holiday Card Project. This year, South Carolina Federal Credit Union is proud to sponsor cards featuring original artwork by **Rhett Norris**, age 7, of Mt. Pleasant, SC. Rhett is the brother of a pediatric cardiology patient at MUSC Children's Hospital.

Holiday cards are \$15 per pack of 15 cards. One hundred percent of funds from sales of the holiday cards benefit research and programs at MUSC Children's Hospital. To purchase holiday cards, visit any one of South Carolina Federal's conveniently located Charleston and Georgetown branches or place an order at musckids.com.

South Carolina Federal Supports Breast Cancer Awareness

South Carolina Federal Credit Union employees participated in several fundraisers throughout the month of October to support breast cancer awareness, research and prevention. Employees showed their "pink" spirit by wearing pink on Fridays and Salon DV8 stylists were on site to add pink hair extensions, feathers or tinsel to employees' hair, with proceeds benefiting [Share Our Suzy](http://ShareOurSuzy.org).

Eighty-five South Carolina Federal employees, sponsored by the credit union, participated in the 2012 Komen Lowcountry Race for the Cure® on October 20. Learn more about breast cancer risk factors and early detection by visiting komenlowcountry.org.



South Carolina Federal employees and their family members were among the 10,000 participants at the 2012 Komen Lowcountry Race for the Cure on Daniel Island.



scfederal.org

A Message from BALANCESM Financial Fitness Program

Using Credit Wisely

If used carefully, credit can be a helpful financial tool. For example, using credit to purchase a home now, rather than trying to save up the whole purchase price, makes financial sense. The home provides a place to live that will perhaps increase in value and the mortgage interest offers a tax deduction. Credit may also help you deal promptly with costly emergencies.



Many consumers turn to credit when faced with unexpected home or auto repairs, as well as medical emergencies. And credit offers convenience, enabling you to rent a car or hotel room or buy airline tickets online. In many situations, credit offers peace of mind; there is no need to carry large amounts of cash when shopping or traveling.

Despite all the advantages and conveniences credit can provide, there are some pitfalls associated with credit use. Credit can be expensive. Interest rates (often ranging from 14% to 22%), finance charges, annual fees, and penalties can dramatically increase the cost of any purchase made on credit. Then, there is a tendency to overspend on credit. It is much easier to spend more than you can afford when all you have to do is pull out the plastic. Overextension gets thousands of consumers into financial trouble every year.

It is possible to have the best of both worlds, though. Designing a realistic spending and savings plan so you are aware of how much credit you can afford, as well as comparing the cost of credit and shopping around for the best deals, will help you avoid credit trouble.

Here are a few more tips:

- Keep your charge receipts in an envelope with a running total on the outside. If the total exceeds an amount you consider appropriate, you know it's time to curtail your spending.
- Save monthly for expenses such as auto maintenance, holiday gifts and the kids' school clothes. That way you don't need to use credit to cover these expenses, or, if you do charge them, you can pay the balance in full when the bill arrives.
- Monitor interest rates. Choose lower-rate financing options whenever possible.
- Limit the number of open credit card accounts you have. You don't need more than one or two cards, and it's much easier to keep track of your total outstanding debt with just a couple of accounts.



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Holiday Closure

South Carolina Federal Credit Union branches will be closed **Monday, November 12** (in observance of **Veterans Day**) and **Thursday, November 22** (**Thanksgiving 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](#), [Mobile Banking](#), [Text Banking](#), [iPhone[®]](#), [iPad[®]](#), [Android[™]](#) and [Kindle Fire[™]](#) apps and [Visa[®]](#) Alerts.



Consumer Rate Shop

DIVIDEND RATES

Rates are quoted as Annual Percentage Yields (APY)

Premium Checking (\$2,500-\$9,999.99)	0.05% APY
Premium Checking (\$10,000 or more)	0.10% APY
Share Savings (min. balance \$150)	0.05% APY
Money Market (\$50,000-\$99,999.99)	0.20% APY
Money Market (\$100,000 or more)	0.25% APY

SHARE CERTIFICATE RATES

Rates are quoted as Annual Percentage Yields (APY)

Regular 12 months ¹ (min. \$500)	Jumbo 12 months ¹ (\$50,000+)	Premium Share ² 48 months (min. \$500)
0.15% APY	0.25% APY	1.00% APY

Minimum balance required. Fees could reduce earnings. Penalty for early withdrawal.

¹Additional terms from 3 to 60 months are available.

²Premium Share Certificate only available with Premium Checking account.

LOAN RATES

Rates are quoted as Annual Percentage Rates (APR)

Vehicle Loans	New – As low as 3.00% APR Used – As low as 3.00% APR
Vehicle Loan Rate Discounts	Premium Checking – 0.50% rate reduction ³ Simple Checking – 0.25% rate reduction ³
Visa [®] Platinum	As low as 8.25% APR ⁴
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

³Subject to loan approval. Discount only available when payment is automatically deducted from your South Carolina Federal Premium or Simple Checking account.

⁴APR is based on your creditworthiness. Current APR ranges from 8.25% to 17.90% and will vary with the market based on the Prime Rate. Up to 2% Foreign Transaction fee applies.

Rates are current as of October 30, 2012, 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 September 30, 2012

Assets	\$1,294,552,955
Loans to Members	\$ 862,303,732
Member Savings	\$1,050,449,688
Members	152,786

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

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