



2013 Annual Meeting

Monday, April 22, 2013
2:00 p.m.

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

Students Collect More Than 23,000 Pounds of Food



Young & Free® South Carolina, powered by South Carolina Federal Credit Union, partnered with the Lowcountry Food Bank Student Food Drive, helping students from seven high schools collect 23,732 pounds of food. The winning schools, Ashley Ridge High School (collecting seven pounds of food per student) and Academic Magnet High School (collecting six pounds of food per student), each received a \$1,000 cash prize from Young & Free SC.

This was the fourth annual Student Food Drive, a month-long hunger relief campaign designed to empower high school students. The students took initiative in planning, organizing and promoting the food drive at their schools and packaging and delivering the food to the Lowcountry Food Bank for distribution.



Purchase holiday cards supporting MUSC Children's Hospital Fund's Annual "Kids Helping Kids" project for \$15 per pack. Simply visit any of our Charleston or Georgetown branches before December 24.

LIFESIMPLIFIED™

Annual Holiday Drive

The 2012 South Carolina Federal Credit Union Holiday Drive will run through December 14. Our Charleston and Georgetown branches are serving as collection sites for unopened packages of new underwear (all sizes), benefitting Lowcountry Orphan Relief.

Our Columbia branches are serving as collection sites for new, unopened packages of linen items, including waterproof mattress covers, sheet sets (twin size), comforters (twin size), pillows, solid-colored towels (no white) and solid-colored washcloths (no white), benefitting Epworth Children's Home.

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.

Epworth Children's Home, located in Columbia, provides group residential care for South Carolina children and youth.

Collection bins are available in branch lobbies. Visit scfederal.org for branch locations.



Holiday Closure

South Carolina Federal Credit Union branches will close at 1:00 p.m. on Monday, December 24 (Christmas Eve) and will be closed Tuesday, December 25 (Christmas Day) and Tuesday, January 1 (New Year's 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.





A Message from BALANCESM Financial Fitness Program

Avoid Identity Theft: Securing Your Belongings

In the past, people were concerned about protecting cash and jewelry from theft. However, nowadays, with few people carrying around large wads of cash, the concern is about theft of information. A thief that gets his hands on your Social Security number or checking account number can cause a lot more harm than one that steals ten dollars from your wallet. While the damage can be great, there are several steps you can take to keep your private information private.

Don't leave belongings unattended

One of the most important steps in preventing identity theft is perhaps also the simplest—don't leave belongings containing sensitive information, such as a laptop, wallet, or smartphone, unattended. Few would leave these items alone in a crowded public area, but many do so in familiar places they feel are safe, such as work. However, places that seem safe often are not. Even if your co-workers are trustworthy, most businesses have plenty of people coming in and out: clients, delivery people, friends of co-workers, cleaning people, etc. If you are leaving items unattended, try keeping them out of plain sight. Additionally, if you can lock your office door or have secured storage, like a lockable filing cabinet, at your disposal, take advantage of it.

Use password protection

Typing a password when you turn on your computer is not new; you have probably done it hundreds of times. However, you may be able to get more out of password protection than you are now. Have you password protected everything that can be? Many people forget to password protect their smartphones, even though the option is usually available. Make sure your passwords are not easy to guess, and change them periodically. At work, consider logging out or locking your computer when you step away from your desk or adjusting your settings so that you must re-enter your password if it is idle for a specified period of time. You may be able to do the same thing with your smartphone too.

Encrypt your data

Encryption programs translate regular text or photos into code. A file can be unencrypted by entering a password, which a thief who steals your laptop or smartphone presumably won't have. Encrypting all your data may not be necessary, just files containing sensitive information. While encryption programs can sometimes be bypassed by technology-savvy thieves, many do not have the knowledge or desire to do so.

Leave unnecessary items out of your wallet

Today, thieves that steal wallets often do not find much cash in them. However, they can still find some items of value, like credit, debit, ATM, and Social Security cards. You can prevent identity theft by only putting in your wallet the cards you truly need. For example, you probably do not need to carry more than one credit card; leave the other ones in a safe place at home. Unless you are applying for a passport or something similar, your Social Security card does not need to be in your wallet. Check your wallet for anything else that may have your Social Security number on it, and leave it out if you can.

Keep a list

Despite your best efforts, there is no guarantee that your belongings will never be lost or stolen. Keeping a list of your credit card, checking, and savings account numbers, along with the phone numbers of the financial institutions, allows you to contact them quickly if something happens. Remember to keep the list in a safe place, to prevent it from being stolen.

We often do not think about theft until after we are the victims of it. However, by then, the damage has been done. Taking the time to protect your belongings before anything happens is well worth the effort.

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 November 20, 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 October 31, 2012

Assets	\$1,277,490,694
Loans to Members	\$ 865,340,682
Member Savings	\$1,039,979,121
Members	152,295

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

South Carolina Federal Credit Union
Marketing Department
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