



## 2013 Annual Meeting

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

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

## Message from the CEO

The New Year is traditionally a time for making resolutions. I encourage you to make your New Year's resolution to take care of yourselves and your financial health by being proactive about monitoring your financial information.

One of the best ways of ensuring your online security is by frequently checking and becoming familiar with your online transactions and credit activity. Additionally, here are a few ways you can put your New Year's resolution into action:

- Review your account statements carefully.
- Request a copy of your credit report annually.
- Sign up for eStatements to avoid mail fraud.
- Do not reveal personal information if you did not initiate the phone call or email.
- Never open emails or attachments from unknown senders.
- Create strong passwords and change them intermittently.

- Password protect you mobile devices (smartphone, tablet computer, etc). Explore your device's security options for password strengths and timeout periods.



We hope you'll take advantage of these tips as well as our Life Simplified<sup>SM</sup> technology this year, including [Online Banking](#), [Mobile Banking](#), [Text Banking](#) and [Mobile Apps](#).

The [volunteer leadership](#) and employees join me in wishing you all the best for a happy and prosperous New Year.

**R. Scott Woods**, President & CEO

Get **\$100** and a **low rate\*** by transferring your vehicle loan to South Carolina Federal Credit Union. Visit [scfederal.org/100bucks](http://scfederal.org/100bucks) for details.

\*Rate depends on term, creditworthiness and collateral. Existing South Carolina Federal loans are not eligible for this special offer; however, additional terms are available for refinancing.

**LIFESIMPLIFIED<sup>SM</sup>**

## 2013 Board Nominations

Your credit union Nominating Committee has nominated the following for [board](#) seats opening in 2013, due to term expirations.



**Rick Buckner** was appointed to the Supervisory Committee in August 1997 where he served as chair of the Supervisory Committee 1997 to 1998. He was elected to serve on the Board of Directors in April 2000 and served as Board Chair April 2005 to April 2007. Mr. Buckner has served on most all committees of the Board, including past chairs of the Facilities and Marketing Committees and member of the ALCO Committee. He currently serves as chair of the Technology Committee and member of the Security Team, Governance/Nominating Committee, HR/Salary Committee and South Carolina Financial Solutions<sup>SM</sup>, LLC. Mr. Buckner is the owner and CEO of Radio Communications of Charleston, Inc. and Firstpage, and has extensive wireless communications experience in Public Safety and Emergency Communications Preparedness. He currently serves as the chairman of the Economic Development Advisory Committee for the City of Goose Creek. He resides in Goose Creek with his wife Liz, and has two sons and six grandchildren.



**Ralph Cathey** was appointed to the Supervisory Committee in August 1997. He was elected to the Board of Directors in April 2001 and served as Board Chairman from April 2007 to April 2009. Prior to that, Mr. Cathey served as Secretary, then Chair of the Supervisory Committee. He is currently serving as Chair of South Carolina Financial Solutions<sup>SM</sup>, LLC; Chair of the Governance/Nominating Committee; and member of both the Human Resources/Salary Committee and Technology Committee. Mr. Cathey received his Bachelor's degree in Industrial Management from the University of Kentucky. He retired as Controller of MacAlloy Corporation in 2001. Mr. Cathey is currently employed part-time as an accountant. He has been a resident of the Charleston area since 1977, and a member of South Carolina Federal Credit Union since the early 1980s.

### Nominations by Petition

Members interested in nomination to board vacancies must submit to the credit union by March 13, 2013:

- A petition signed by 500 members. To request a petition, call 843-569-5133 (**Charleston**) or 800-845-0432, ext. 5133 (**Nationwide**)
- Biographical information
- A signed statement that he/she is agreeable to nomination

### Election Procedures

In the event that there is only one nominee for each position, the election of board members will not be conducted by ballot and there will be no nominations from the floor. If there is more than one nominee, the election for board positions will be held by ballot of the membership and the winner will be announced at the Annual Meeting on April 22.



A Message from Insurance Solutions™

## Identity Theft Occurs Every 2.7 Seconds<sup>1</sup>

It is time to take precautionary steps to protect your good name and Insurance Solutions™ and South Carolina Federal Credit Union are here to help. Here are ten steps<sup>2</sup> you can take to protect and minimize your risk of identity theft:

- 1. Shred financial documents** and paperwork with personal information before you discard them.
- 2. Protect your Social Security number.** Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- 3. Don't give out your personal information** on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- 4. Never click on links sent in unsolicited emails.** Instead, type in a web address you know. Use firewalls, anti-spyware and anti-virus software to protect your home computer and keep them up-to-date.
- 5. Don't use an obvious password** like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- 6. Keep your personal information in a secure place** at home, especially if you have roommates, employ outside help, or are having work done in your house.
- 7. Review financial accounts and billing statements regularly,** looking for charges you did not make.
- 8. Be on alert for denials of credit** for no apparent reason.
- 9. Pay attention to billing cycles.** Bills that do not arrive on time may have been misdirected by identity thieves.
- 10. Carry only the credit cards and identification** on you that you actually need.

IdentitySecure® is a comprehensive fraud protection program providing prevention, detection, and resolution services that allow you to:

- **Review your credit report** with credit score compiled by CreditXpert®<sup>3</sup>
- **Get alerts** when certain negative information has been added to your credit records<sup>4</sup>
- **Protect all your payment cards** from fraudulent use if they are lost or stolen<sup>5</sup>
- **Receive fraud support** if you should become a victim of fraud, helping you through the resolution process

Don't wait to become the next fraud victim. Protect yourself today by enrolling in IdentitySecure for just \$13.95 a month. Visit your local branch for more details.

IdentitySecure® is a service provided by Trilegiant Corporation and is not affiliated with Insurance Solutions™, and makes no representation or warranties regarding the services offered.

<sup>1</sup>Source: Javelin Strategy & Research, 2012 Identity Fraud Survey Report. <sup>2</sup>Source: ftc.gov. <sup>3</sup>Your CreditXpert® Scores™ are provided by CreditXpert Inc. Although these scores are not used by lenders to evaluate your credit, they are intended to reflect common credit scoring practices and are designed to help you understand your credit. Your scores are based on information from the files at the three major credit reporting agencies. Your scores may not be similar to scores you receive directly from those agencies or from other sources. <sup>4</sup>Daily monitoring will notify you of any new inquiries, certain derogatory information, accounts, public records, or change of address that have been added to your credit reports as reported by any of the three major credit reporting agencies. If no information has been added or changed, then you will receive a quarterly notification stating that no information has changed within your credit file. <sup>5</sup>IdentitySecure monitors up to ten registered credit/debit cards, up to ten registered bank accounts, and your Social Security number on the Internet, based on extensive research of Internet chat rooms; however, it is impossible to ensure that all Internet chat rooms have been searched for your personal information. Accordingly, your monitoring alert reports may not contain or apprise you of all your personal information that is publicly available or that may have been compromised.

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## Holiday Closure

South Carolina Federal Credit Union branches will be closed **Tuesday, January 1 (New Year's Day), Monday, January 21 (Martin Luther King, Jr. Day) and Monday, February 18 (Presidents' 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 <sup>1</sup> (min. \$500)	Jumbo 12 months <sup>1</sup> (\$50,000+)	Premium Share <sup>2</sup> 48 months (min. \$500)
0.15% APY	0.25% APY	1.00% APY

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

<sup>1</sup>Additional terms from 3 to 60 months are available.

<sup>2</sup>Premium 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 <sup>3</sup> Simple Checking – 0.25% rate reduction <sup>3</sup>
Visa® Platinum	As low as 8.25% APR <sup>4</sup>
Fixed Rate Home Equity Loan	Call us or visit our <a href="#">website</a> for current rates
Home Equity Line of Credit	Call us or visit our <a href="#">website</a> for current rates
Mortgage First mortgages and refinances	Call us or visit our <a href="#">website</a> for current rates

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

<sup>4</sup>APR 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 December 14, 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](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 November 30, 2012

Assets	\$1,293,771,530
Loans to Members	\$ 869,476,534
Member Savings	\$1,053,761,639
Members	153,866

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

