SOUTH CAROLINA FEDERAL CREDIT UNION

INBALANCE

JULY 2014

scfederal.org

A Message from the CEO

South Carolina Federal Credit Union prides itself on our brand promise, to make your Life Simplified℠. In order to maintain that promise, we pay attention to every detail of service that we provide you, our members. It is our goal for each online interaction, visit to a financial center or phone call to be simple and convenient for you.

If you have visited one of our financial centers lately, you may have had a conversation with our staff or noticed the message at the bottom of your receipt that says, "How likely are you to recommend us to your family, friends and coworkers?" We are working with an outside company to determine, via online surveys, how likely our members are to refer their friends and family and track our performance on other quality standards.

One of the highest compliments you can give South Carolina Federal is to recommend our services to others. In fact, that's how credit unions came to be. Built on the "people helping people" philosophy, members came together to get the best financial services, at a reasonable price, to promote the financial well-being of all.

In a recent survey one member had this to say about us:

> *"From the time I walked through the door until the time I left, I was treated with utmost respect. My representative was very nice; she took me through the process step-by-step, with a smile on her face, and answered all my questions."*

At South Carolina Federal, we are passionate about obtaining glowing feedback from our members *every time*. If your experience is anything less than a "10," please let us know so we can do our best to improve. Also, if you love the member service and assistance that you get at South Carolina Federal, please share your experiences with your friends, co-workers, neighbors and invite them to be a credit union member.

When a survey comes your way, please take a few moments to give us your honest feedback. It's an honor to serve you and provide the best member service we possibly can.

R. Scott Woods, CPA
President & CEO

Text Banking allows you to view your balances and transfer money from your smartphone.

To learn more, visit scfederal.org.

LIFESIMPLIFIED™

Step Up and Stand Out at South Carolina Federal

South Carolina Federal Credit Union isn't just a great place to do your banking—it's also a great place to work! Our corporate culture focuses on being BLUE (Bright, Listening, Understanding and Energetic) to simplify our members lives in a fun and positive way. Headquartered in Charleston, we are proud to have been voted "Best Places to Work in South Carolina" two years in a row.

We have a lot to offer employees, including competitive wages, excellent health and wellness programs, exceptional medical benefits, generous 401(k), and a dynamic corporate culture. If you or someone you know is interested in a job at South Carolina Federal, go to **www.scfederal.jobs** to learn more and apply.

South Carolina Federal Credit Union is an Equal Opportunity Employer.

Holiday Closure

South Carolina Federal Credit Union financial centers will be closed **Friday, July 4 (Independence Day)** and **Monday, September 1 (Labor Day)**. Enjoy around-the-clock access to South Carolina Federal any time with quick, convenient, at-your-fingertips options, including Phone Banking, Online Banking, Mobile Banking, Text Banking, iPhone®, iPad®, and Android™ apps.

Federally insured by NCUA

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A Message from South Carolina Federal Investment Solutions™

Exciting Changes for South Carolina Federal Investment Solutions™ and YOU

To better meet our communities' growing investment and insurance needs, we are pleased to announce that South Carolina Federal Investment Solutions selected CUSO Financial Services, L.P. (CFS) to provide investment and insurance products and services. Effective May 14, 2014, the investment and insurance accounts previously managed by CUNA Brokerage Services were transitioned to and are presently serviced by CFS.

Why Did We Make a Change?

South Carolina Federal Investment Solutions, available through CFS*, routinely assesses its vendor relationships to ensure we are providing participants the best possible value and service. Our new relationship with CFS will enable us to improve the available investment options and services for our members and clients.

Who is CUSO Financial Services?

Established in 1996, CUSO Financial Services is an SEC Registered Investment Advisor experienced in meeting the investment and insurance needs of credit union members. CFS has relationships exclusively with credit unions, working with nearly 200 across the U.S., including 20 of the nation's 100 top performing credit unions.

As a full-service, *independent* brokerage firm, CFS does not offer proprietary products, so their investment recommendations are based on your best interests.

What Does It Mean to You?

In addition to the benefits listed above, South Carolina Federal Investment Solutions, through CFS*, can provide new and valuable tools, including:

- Expanded online resources, including interactive calculators
- A commitment to financial education, with non-proprietary presentations
- Electronic delivery of your investment brokerage account statements
- Personalized Financial Planning reports delivered securely to you online

Our experienced professionals are here to help you:

- Accumulate assets for the future (save and invest for retirement and education)
- Manage wealth
- Plan for retirement
- Plan your legacy
- Evaluate your insurance protection needs

Chip Holbrooks
CFS* Investment Respresentative

Colm Bailey
CFS* Financial Advisor

Tom Willis
CFS* Financial Advisor

Call today to schedule your appointment at 843-569-4917 (Charleston) or 800-845-0432 (Nationwide) or visit us at **scfederal.org/Personal-Banking/Investment-Solutions** for more information.

SOUTH CAROLINA FEDERAL INVESTMENT SOLUTIONS™
Available through CUSO Financial Services, L.P.

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and Registered Investment Advisor. Products offered through CFS:* ***are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.* *Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.*

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)	0.20% 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] 60 months (min. $500)
0.15% APY	0.25% APY	1.10% APY

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

[1] *Additional terms from 3 to 60 months are available.*
[2] *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 2.49% APR Used – As low as 2.99% 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

[3] *Subject to loan approval. Discount only available when payment is automatically deducted from your South Carolina Federal Premium or Simple Checking account.*
[4] *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 June 23, 2014, 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

Financial Center 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 May 31, 2014

Assets	$1,348,489,641
Loans to Members	$ 924,717,034
Member Savings	$1,090,361,141
Members	151,500

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

SiMPLE CENTS

EQUAL HOUSING LENDER