



Charleston Credit Unions Partner with Lowcountry Orphan Relief

The Charleston Chapter of Credit Unions has announced that Charleston credit unions will join forces to energize behind a single-focused charitable cause in 2012—[Lowcountry Orphan Relief](#). South Carolina Federal Credit Union's Charleston branches will serve as collection sites in June for new/gently used school clothing and supplies, including:

- Backpacks
- Navy and khaki pants/shorts/skirts (sizes 4t–adult)
- White and navy polo shirts (sizes 4t–adult)

Simply bring your items to any South Carolina Federal branch and place them in the marked bins. Visit [scfederal.org](#) for branch locations. Thank you in advance for your donation—together we can help those children in need feel better prepared to learn come the new school year.



Annual Privacy Notice

South Carolina Federal Credit Union will provide the annual [Privacy Notice](#) in October, along with your September statement. If you would like to request a copy prior to October, please call us or come by any of our convenient [locations](#).

Get **\$100** and a **low rate*** by transferring your vehicle loan to South Carolina Federal Credit Union. Visit [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™

Young & Free® SC Fundraises for Water Missions International

Young & Free South Carolina, powered by South Carolina Federal Credit Union, partnered again with Water Missions International, raising more than \$18,000 for a clean water purification system for a community in Africa.

Throughout the month of April, Young & Free SC targeted the 25-and-under crowd through several fundraising initiatives, including: trivia nights, movies in Marion Square, Zumba® class and an art show at Mixson Barn. Last year, the Young & Free SC team went to the village of Musubi to meet with the villagers who now have access to clean drinking water because of the funds raised in 2011.

For more details about the campaign, visit [youngfreesc.com/2012-change-for-change](#).

South Carolina Federal Opens New ATM at Myers Road in Summerville

Be sure and check out our newest ATM location at **2233 N. Main St. in Summerville**, on the corner of Main Street and Myers Road. This full-service ATM allows you to make deposits, check your account balances and access cash. ATM transactions are free for South Carolina Federal members. For a complete list of ATM and branch locations visit [scfederal.org](#).

Holiday Closure

South Carolina Federal Credit Union branches will be closed **Wednesday, July 4** (in observance of **Independence 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](#) and [iPhone®](#) and [Android™](#) apps.





A Message from BALANCESM Financial Fitness Program

Fraud at ATMs – Keeping Your Checking and Savings Accounts Safe

Due to increased security in credit card and Internet transactions—traditional targets of electronic theft—many thieves are turning to other options to steal money, such as hijacking ATMs. This can be done several ways. One popular method involves skimmers. Skimmers are card-reading devices that are attached to the card slots of legitimate ATMs. (Gas station payment terminals are another frequent target of skimmers.)

They are not obviously noticeable, and they still allow the ATM to operate normally. When you insert your ATM or debit card, the skimmer reads your card information. When you enter your personal identification number (PIN), the thieves capture it with a hidden camera or keyboard overlay device. Then they can put your information onto a blank magnetic card, and use it at ATMs or in stores, or just use your information to shop online, until your account runs out of money.

Skimmers are one of the most popular methods that thieves use, but they employ others as well. For example, they may tamper with security cameras or simply peer over your shoulder as you are using the ATM.

There are several steps you can take to keep your accounts safe:

- Before inserting your card, see if the card slot wiggles. If it does, there may be a skimmer on it. Use another terminal, and let the financial institution know.
- Avoid using ATMs in remote or strange locations, like the corner of a parking lot. You are potentially putting yourself at increased risk of being robbed.
- Try to go to the ATM during the day. If you must use it at night, only use an ATM in a well-lit area.
- Try using the same ATM for all of your transactions. You are more likely to notice if the machine has been tampered with if you are using a familiar one.
- Before typing in your PIN, look over your shoulder to make sure no one is trying to see what you are doing. If someone is standing uncomfortably close to you, cancel your transaction and go to another ATM.
- Use your credit card at gas stations instead of debit cards. A skimmer will pick up credit card information, just like it picks up debit card information, but unlike with a debit card, when a credit card is used fraudulently, the money is not directly taken out of your checking account. However, don't use your credit card at an ATM to get cash. This can cost you a lot of money in fees and interest.
- Check your account statements for fraudulent activity. If you see any suspicious charges, notify your financial institution immediately. The longer you wait, the higher your liability. Under the Electronic Fund Transfer Act you can be held liable for up to \$50 of the stolen amount if you notify the financial institution within two business days of noticing your card was stolen or used fraudulently. If you notify them after two days, but within 60 days, your maximum liability is \$500. If you wait longer than that your liability is unlimited—meaning the financial institution does not have to refund you any of the money that was taken out of the account (although many institutions have policies that limit your liability beyond what is required by the law).

Thieves are trying to be smart in finding different ways to part you from your money. However, by being aware and cautious when using your ATM or debit card you can foil the thieves and keep your money where it belongs—in your account.



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)	0.05% 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	0.20% APY	0.30% 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 3.25% APR Used – As low as 3.25% APR
RV/Boat Loans	New – As low as 3.25% APR Used – As low as 3.25% 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 8.25% 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.

*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 May 29, 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 April 30, 2012

Assets	\$1,289,602,718
Loans to Members	\$ 841,989,274
Member Savings	\$1,051,862,457
Members	154,364

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

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