



South Carolina Federal Highlights Members in TV Commercials

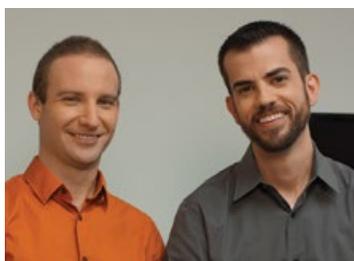
Recently, South Carolina Federal Credit Union launched a business services campaign that includes three real-life business members who have benefited from South Carolina Federal Business products and services. This campaign features television commercials with members sharing their stories about how South Carolina Federal really does make Life SimplifiedSM for their businesses.

Let's see what each of them have to say about South Carolina Federal:



"We were with a larger financial institution and we weren't receiving the support that we needed. After we switched to South Carolina Federal Credit Union, our business grew in a big way."

Jennifer Gomez, President
E=MC⁴I



"Because we have a trusted advisor like South Carolina Federal, we can take care of our customers just like South Carolina Federal takes care of us."

David Stasaitis and
Rick Krenmayer, Owners
Stasmayer, Inc



"We went through some hard times during the recession, but we came out fine because we had some good friends like South Carolina Federal Credit Union."

Alvin Wages, Owner
Carolina Cushions, Inc.
Summerville

We are proud to serve these businesses and help with them with all their banking needs.

South Carolina Federal is giving away **\$7,500** in scholarships.

visit smplsc.com for details and to apply.

Hurry, the deadline is **March 15!**

LIFESIMPLIFIEDSM

2014 Annual Meeting

**Monday, April 28, 2014
2:00 p.m.**

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

To reserve a seat, call
Michelle Ford at 843-
569-4948 (**Charleston**)
or 800-845-0432, ext.
4948 (**Nationwide**).

*NOTE: No refreshments,
giveaways or door prizes will
be offered.*

South Carolina Federal Offers the Best Mortgage Guarantee

South Carolina Federal Credit Union's **Best Mortgage Guarantee*** is truly Life SimplifiedSM. A mortgage is about more than just an annual percentage rate (APR); there are other factors and expenses such as closing costs and origination fees, etc. The Best Mortgage Guarantee means that you will get the best overall deal, based on all the mortgage loan costs.

We realize that selecting a mortgage loan is a big decision. We also know that you may not believe you really received the Best Mortgage Guarantee unless you know what the

competition offers. So we'll do the leg work for you and comparison shop local competitors, or you can choose another financial institution for us to shop and compare.

Each situation will be unique to the borrower and their future home, and your Best Mortgage Guarantee may include: reduced closing costs, reduced interest rate, or a combination of both.

Simply contact a Mortgage Loan Officer [online](#), by phone or in one of our convenient branch locations for details.

*Mortgage Guarantee applies to new purchase and refinance transactions only. This is a limited time offer; normal underwriting guidelines, Rate Lock terms and conditions apply. Annual Percentage Rate (APR) will be at least 0.125% lower. Guaranteed Best Mortgage Promise is available for loans up to \$417,000 for first mortgage products posted on our website. Offer compares competitor's APR for the transaction type, product type, and lock period available for applicant's credit score. A copy of Rate Lock Agreement is available upon request. Once rate is locked in the terms of the Rate Lock Agreement prevail.



scfederal.org

A Message from South Carolina Federal Investment Solutions™

The Power of Playing Catch-Up

If you will be 50 or older by the end of 2014, you can contribute an additional \$5,500 to a 401(k) and an additional \$1,000 to a Roth or traditional IRA this year. Just how much of a difference could steady catch-up contributions make to your retirement savings effort.



A hypothetical example shows the remarkably positive impact it can make.

Suppose a 50-year-old puts an extra \$5,500 in a 401(k) annually for the next 15 years via consistent monthly payroll contributions. Suppose this invested \$82,500 in contributions returns just 5% a year across 15 years, with ongoing compounding. When that 50-year-old reaches age 65, he or she will have an extra \$146,165 in that 401(k), resulting wholly from catch-up contributions and merely single-digit tax-deferred growth.

Fidelity Investments, the nation's most prominent custodian of 401(k) plans, found that just 14.4% of plan participants made catch-up contributions in the first quarter of last year. Consider catching up if you haven't already—the extra contribution may make a big financial difference.^{1,2}

Action and Activity: Two Retirement Essentials

Some people retire with no particular ambitions and no long-range plan for their wealth. The risks of doing so are not only financial but also physical and mental.

Implementing a strategy for tax and wealth management can have myriad benefits. It can help you to plan retirement withdrawals, gauge annual cost-of-living expenses, and determine tax reduction and tax deferral options. Looking ahead, you can also take a look at how you want to remain invested in order to outpace inflation.

Before you retire, think about the day-to-day life you want after you conclude your career. What do you want to do to stay physically active? What pursuits or experiences could enrich your life and keep you at your best mentally, physically or emotionally? If you retire knowing what you want to do, you will do much to ward off the inactivity and restlessness that can sometimes prove unsettling to new retirees.³

On the Bright Side

By the third quarter of 2013, U.S. health care costs had only increased 1.1% year-over-year—the smallest annualized increase since 1962.³



SOUTH CAROLINA FEDERAL
INVESTMENT SOLUTIONS™

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¹Source: irs.gov (Retirement Topics – Catch-Up Contributions, 10/31/13)

²Source: marketwatch.com (Boomers: Add \$146,165 to your retirement fund, 12/17/13)

³Source: nytimes.com (Around the World, Inflation Is Falling to Levels Not Seen for Years, 11/15/13)

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 48 months (min. \$500)
0.15% APY	0.25% APY	1.10% 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 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

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 February 25, 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

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 January 31, 2014

Assets	\$1,303,467,224
Loans to Members	\$ 924,093,981
Member Savings	\$1,060,147,452
Members	151,150

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

