

INBALANCE

OCTOBER 2012

scfederal.org

Message from the CEO

I can't believe it's already been a year since our Glenn McConnell Branch opened in West Ashley. In honor of our anniversary, your credit union is hosting a variety of events at the Glenn McConnell Branch located at 3460 Shelby Ray Court. Whether you're looking for affordable insurance, have a box of old bills to shred or have business questions, our staff is here to help. Be sure to stop by one or more of our events or just stop in to wish our staff a happy anniversary!

Solutions Fair

Thursday, October 4 • 1:00 p.m. to 5:00 p.m.

Representatives from Insurance Solutions[™] and South Carolina Federal Investment Solutions[™] will be on hand to discuss our wide range of insurance options and your long term investment goals. We'll have refreshments available.

Shred Event

Saturday, October 13 • 9:00 a.m. to 12:00 p.m.

To help protect your financial privacy, we'll shred your unwanted documents.* You can enjoy an ice pop from King of Pops™. Plus, the branch will be open that day from 9:00 a.m. to 12:00 p.m. to meet your financial needs.

Business Services Expo

Thursday, October 25 • 1:00 p.m. to 5:00 p.m.

For our business members, come learn more from our Business Services team and the talent management resources available through Optimal Talent SolutionsTM. Refreshments will be provided.

Plus, each time you visit the Glenn McConnell Branch in October, you can enter to win a \$500 Visa® gift card.** For more information about these events, visit scfederal.org/October.

Thank you for being a member of South Carolina Federal Credit Union where we believe Every Day is Bank Transfer Day™.

Sincerely,

R.Scott Woods, President & CEO

*Up to 100 lbs. of paper, please. **Limit one entry per visit. Visit or call for official guidelines.

Like us on Facebook®, follow us on Twitter® and read our blog at SimpleCentsBlog.org.

LIFESIMPLIFIED*

Account Agreement Update

South Carolina Federal Credit Union's Account Agreement has been updated, effective October 1, 2012. Changes are listed by section below. A copy can be requested by phone or by visiting any of our convenient locations.

Privacy Disclosure

- Affiliation with Insurance Solutions™
- Updated Joint Marketing partners

Account Agreement

- Minor word changes/placement for ease of use
- Phone calls relating to collection and marketing
- Representative Payee and Collection Items processing
- Periodic statement details
- Clarification of inactive and dormant accounts

Electronic Funds Transfer Agreement and **Disclosure**

• ATM deposit holds

Electronic Funds Transfers

- Online Services Agreement and limitations on inactivity
- Electronic statement, including electronic notices (eStatements/eNotices)
- Mobile Banking and Text Banking

Other Services

- MEMBERS[™] Financial Services' name has changed to South Carolina Federal Investment Solutions[™]
- Insurance Solutions has been added

Account Service Fee Revision

Effective August 1, 2012

The \$3 Account Service Fee will be waived for accounts with eStatements, opened 90 days or less, where the member is age 18 or younger, or born on or before January 1, 1963.

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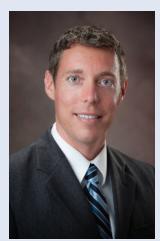
South Carolina Federal **Investment Solutions™**

MEMBERS™ Financial Services is now South Carolina Federal Investment Solutions. While the name South Carolina Federal Investment Solutions is new, we continue to offer our members the same quality solutions for investment, retirement and wealth management as we have for more than a decade.

South Carolina Federal Investment Solutions is available to all members and anyone within the credit union's field of membership. To make an appointment, please contact one of our advisors*:



Colm Bailey



Wes Johnson



Greg Stidom

Colm Bailey 843-569-5005 colm.bailey@cunamutual.com

Wes Johnson 843-569-4773 wes.johnson@cunamutual.com

Greg Stidom 803-738-3007 greg.stidom@cunamutual.com



* Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 800-369-2862. Non-deposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

Holiday Closure

South Carolina Federal Credit Union branches will be closed Monday, October 8 (Columbus 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)	0.25% APY
Money Market (\$100,000 or more)	0.30% 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 36 months (min. \$500)
0.20% APY	0.30% APY	0.75% APY

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

1Additional 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)

New – As low as 3.00% APR Used – As low as 3.00% APR
Premium Checking – 0.50% rate reduction ³
Simple Checking – 0.25% rate reduction ³
As low as 8.25% APR4
Call us or visit our website for current rates
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3 Subject to loan approval. Discount only available when payment is

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 September 17, 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 01 August 51, 2012	
Assets	\$1,310,513,548
Loans to Members	\$ 858,848,032
Member Savings	\$1,066,229,609
Members	153 293

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







