

State Lines

January 2019

Member Publication of State Credit Union

Jim's Corner

Happy new year SCU members! We hope you have enjoyed a wonderful, family-filled holiday season and are looking forward to a fun and prosperous 2019!



2018 was a very busy year for State Credit Union. We loaned out approximately \$200 million to our members for homes, cars, new HVAC systems and more. And we made the borrowing process even easier for you with a new [online loan application](#) that can be completed and submitted in just a few minutes! We received a great deal of positive feedback about this new product and are very pleased that it could help so many members.

In addition, we are happy to report that the ever-popular **Holiday Loan** has been made available until January 31 if you're in need of funds to help out this post-holiday season. Learn more about this beneficial product on [page 2](#).

As we look toward 2019, we are planning a website update, a long list of charitable and community events, plus a renewed commitment to work hard for our members. Accordingly, we are pleased to launch our new vision statement: **To be our Members' CHAMPION!** If there's some way we can help you, we will. And we look forward to this every day because **you are why we're here!**

Last, but not least, I encourage you to stay tuned to the Events Section of our website for information on two financial seminars we will host during the first quarter; one on Social Security and one on Investing. You won't want to miss them!

In closing, we thank you for the confidence you continue to place in SCU. We look forward to assisting you with your financial needs and wish you a safe and pleasant 2019!

Till next time....

Jim

jkinard@scscu.com or 803-255-8531

66th Annual Meeting Notice

Date: February 9, 2019

Time: 9:00 a.m.

Place: Brookland Banquet & Conference Center

1066 Sunset Boulevard, West Columbia, SC 29169



Registration will begin at 8:00 a.m. and close at 9:00 a.m. A delicious, complimentary breakfast will be served. Members with delinquent accounts are not eligible to vote. **And only SCU Members will be given a ticket for the door prize drawings.**

SCU Financial



The start of a new year is the perfect time to think about your financial health. SCU makes it easy by offering two Financial Advisors to assist you. Designed exclusively for credit union members, **SCU Financial** is a full-service financial advisory program providing retirement, insurance and investment services to individuals. Products and services provided by the financial advisory program include; Retirement Planning, Wealth Management, Mutual Funds, Education Funding, 401(k)/Pension Rollovers, Life Insurance, Long-Term Care Insurance, as well as various other offerings designed around the needs of the credit union's members.

For more information, or for a no-cost, no-obligation appointment, contact us Monday – Friday at 1-800-868-8740 x 8535.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC insured, may lose value, no financial institution guarantee. Not a deposit of any financial institution.**

Share the Love with SCU's Holiday Loan

It's not too late! SCU's ever-popular Holiday Loan is still available! You may qualify to borrow up to \$2,500 at a low 8.99% APR* with a full 12 months to repay!

Click [here](#) for complete details and to apply online.



Great Road Trips Start Here with no car payment for up to 90 days!!

Treat yourself to a new car and enjoy having NO PAYMENTS for up to 90 days!* And with rates as low as 2.24% APR, applying for your new vehicle loan is fast and easy! Visit www.scscu.com/apply, call us at 800-868-8740, option 6 or stop by your local SCU branch!

*Not available for internal refinances. Auto loan rates range from 2.24% APR to 12.69% APR and are subject to term, credit union relationship and credit worthiness. Auto loan rates as low as 2.24% APR on vehicles five years old or less with less than 60,000 miles. Auto loan rates as low as 3.49% APR for used vehicles with a maximum age of 10 years with less than 125,000 miles. Auto pay must be used as the repayment method in order to obtain the lowest rate. Income subject to verification. Rates, conditions and programs subject to change without notice.

2019 Holiday Closing Schedule

In observance of traditional holidays, all SCU branches will be closed on the following days:

January 1	Tuesday New Year's Day	October 14	Monday Columbus Day
January 21	Monday Martin Luther King Jr. Day	November 11	Monday Veterans Day
February 18	Monday Presidents' Day	November 28	Thursday Thanksgiving Day
May 27	Monday Memorial Day	December 24	Tuesday Christmas Eve (closing at 1:00 p.m.)
July 4	Thursday Independence Day	December 25	Wednesday Christmas Day
September 2	Monday Labor Day	January 1, 2020	Wednesday New Year's Day

SCU Gives Back!

SCU donated thousands of dollars to South Carolina organizations in 2018. We are pleased to help support these important causes that make South Carolina a better place for us all. If you are part of charitable organization or school and would like us to consider making a donation, please complete the [request form on our website](#) then click the SUBMIT button. Our donations committee will review your request as soon as possible.



Alzheimer's Association

American Heart Association

Anderson 5 School District Career Center

Columbia Museum of Art

East Point Academy

Harvest Hope Food Bank

Lexington Wildlife Chapter

Make-A-Wish South Carolina

Muscular Dystrophy Association

Orangeburg Wilkinson High School Marching Band

Pawmetto Lifeline

Palmetto Project My First Books Program

Partners for a Better Community

Project Life Tutoring Program

River Bluff Children's Football & Cheerleading

SC National Association of Blacks in Criminal Justice

Sistercare

Southeastern Firefighters Burn Foundation

Stepping Stones Counseling

St. Lawrence Place Summer Camp

Trident Technical College Scholarship Award

Fee Change Notice

Effective January 1, 2019, the surcharge fee when using a non-SCU ATM will increase from \$3.00 to \$3.50. This amount also applies to ATM withdrawals at SCU machines whenever a card not issued by SCU is used. If you have any questions about this notice, please call us at 1-800-868-8740. Please see below for a complete list of fee changes effective January 1, 2019:

Check Orders: Loyalty Checking account holders (per 120 checks)	Free box of custom checks, limit one box per order
Check Orders: First, Relationship, & Value Checking account holders (per 120 checks)	As charged by check printing vendor
Debit/ATM cPay Fee (Insufficient funds; debit purchase of \$5.00 or less is authorized via Courtesy Pay)	\$5.00 each, limited to three cPay fees per day per account
Debit/ATM cPay Fee (Insufficient funds; debit purchase transaction is authorized via Courtesy Pay)	\$30.00 each, limited to three cPay fees per day per account
ATM Surcharge: Use of NON-SCU ATM or NON-SCU debit card at SCU ATM	\$3.50 per withdrawal
ATM Transaction Fee: Withdrawals at machines not owned by SCU or Advantage	\$1.00 each after three waived per month, per cardholder

Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and the chance to win \$25,000¹. And, as a credit union member you can **save up to \$15** on TurboTax this tax season.



- Get a chance to win \$25K. Just try TurboTax Online for free by February 14th (and provide a valid email address) to be automatically entered to win the TurboTax \$25,000 Sweepstakes.¹
- **TurboTax has you covered.** TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.
- **Real CPAs review your return.** With TurboTax Live, you can talk with a CPA or EA onscreen for unlimited advice and a final review of your return.

To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

¹TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the [Official Rules](#). PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000.

12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

Kudos To Carol



Carol McMurrer
Branch Manager

Congratulations to Carol McMurrer, the Manager of our branch on East Greenville Street in Anderson. She helped a member, Ms. Polly on December 4, who took to Facebook to share her thoughts:

“I highly recommend State Credit Union to anyone looking for a fabulous and friendly bank. No matter the size of your account, your loan or financial need, you should absolutely choose SCU.”

Thank you very much for your kind words Ms. Polly! We are happy to help you and look forward to working with you in the future.

