

State Lines

July 2019

Member Publication of State Credit Union

Jim's Corner

Greetings SCU Members! South Carolina's heat is in full swing and we hope you're staying cool.

We have some exciting news to share with you this month! We have completed the merger with the Sangamo-Oconee Employees Federal Credit Union! As of June 1, over 300 Sangamo members joined our SCU family. We are pleased to offer these members our wide array of services including online and mobile banking, online account opening and loan applications, credit cards, remote check deposit and more.



We're also working with the American Red Cross to host a blood drive next month at our Huger Street main office. Donating blood is a relatively simple process that only takes 8 to 10 minutes and can help save lives. Signing up for any of our scheduled blood drives is very easy. See page 3 for more information.

In addition, our Make-A-Wish campaign is in full swing until July 31. Our goal is to raise \$15,000 to help fund the wishes of children like ten-year-old Kimmora, a child from Lexington, SC with a condition called neuroblastoma. Over 74% of Wish Kids want to go somewhere special and Kimmora was no exception. Her wish was to go to Hawaii. Learn more about Kimmora and Make-A-Wish South Carolina on page 3.

Last, but not least, if your AC unit does break down in this heat, and you need help staying cool, remember we offer a Personal Line of Credit to help fund life's extra expenses! Use this line of credit for all sorts of things like a new AC unit, vehicle tires, furniture, a vacation - you name it. Learn more and apply here.

Till next time....

Jim

jkinard@scscu.com or 803.255.8531

Holiday Closing Reminder



In observance of Independence Day, our offices will be closed Thursday, July 4, 2019. We will reopen Friday, July 5 at 8:30 a.m.

Financial Advisors At Your Service



Are you in need of assistance with retirement planning, long-term care insurance, education funding, mutual funds, pension rollovers, etc.? SCU is staffed with two Financial Advisors ready and waiting to serve you with a combined 36 years of experience! Call today for a no-cost, no-obligation consultation!



**SEAN
CAMPBELL**

(Midlands and Low Country)

800.868.8740 x 8434



**JAMES
ROBINSON**

(Upstate)

800.868.8740 x 5406

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Enjoy a New Ride with No Payments for up to 90 Days!*

With rates as low as 2.24% APR on new cars (up to 5 years old and with less than 60,000 miles) and 3.49% APR on used cars (up to 10 years old with less than 120,000 miles), now is a great time to purchase a new vehicle! **You'll also enjoy having NO PAYMENTS for up to 90 days!** Applying for your car loan is fast and easy with State Credit Union – call, click or stop by an SCU branch today!

800.868.8740 | scscu.com/apply | scscu.com/locations

*Not available on internal refinances. Auto loan rates range from 2.24% APR to 12.69% APR and are subject to loan term, credit union relationship and credit worthiness. Auto loan rates as low as 2.24% APR on 2014 or newer model vehicles 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. Income subject to verification. Must use auto-pay to obtain the lowest rate. Rates, conditions and programs subject to change without notice.

Imagine the Possibilities with a Home Equity Line of Credit!

With SCU's super low interest rate on a Home Equity Line, **you can take advantage of the equity in your home to get the things you need.** It's an excellent choice for financing home improvements, or debt consolidation!

- 3.50% APR for the first year*
- Borrow up to 85% of your home's value minus your existing mortgage(s).
- No closing costs, prepayment penalty or annual fee!

Call us today for more information. 800.868.8740 x 6.

*The traditional Home Equity Line of Credit has a variable rate (maximum 18.00% APR) which is the Prime Rate as reported in The Wall Street Journal plus 1% A.P.R. As of 12/19/18, the Prime Rate was 5.50% APR. Rates will adjust quarterly if there is a change in the Prime Rate. Flood and/or Property/Hazard Insurance may be required. Consult a tax advisor to learn about tax deductions.



Make Waves with Your New Boat This Summer!!

Take time to enjoy South Carolina's lakes and low country! You'll love our boat loan rates - as low as 4.45% APR on new boats* and as low as 5.70% APR on used boats!

Plus, applying for your boat loan is fast and easy.

Call, click or see a Loan Officer today.

800.868.8740 | scscu.com/apply

*Rate is subject to credit worthiness, member's credit union relationship and term. Rates, conditions and programs subject to change without notice. The term "new" is defined as a boat, RV or camper 5 years old or less. Rates as low as 5.70% APR on a used boat, RV or camper.



SCU's Make-A-Wish Campaign in Full Swing

SCU is once again supporting Make-A-Wish South Carolina. During the months of June and July, we will collect monetary donations to help grant the wishes of children like 10 year old Kimmora. This young lady has a condition called neuroblastoma and her wish was to go to Hawaii! On average in South Carolina, a wish is granted every 48 hours to a child with a critical illness. SCU is pleased to support such an important cause.

During our Make-A-Wish campaign, we will be conducting raffles, selling Make-A-Wish stars and bracelets, and more. If you would like to make a contribution, you may visit any SCU branch by July 31 or visit our online donation site. Thank you for helping make wishes come true!



American Red Cross

Blood Drive at Huger Street Branch

SCU has teamed up with the American Red Cross to host a blood drive this coming August:

Date: Thursday 8/8/19

Time: 9:00 a.m. – 2:00 p.m.

Place: 800 Huger Street, Columbia, SC

Questions? [Click here.](#)

Ready to register online? [Click here.](#)

Each pint of blood we collect can help save up to three lives! What a great way to pay it forward and make a positive impact on people in our own community. We are very excited about our upcoming blood drive and hope our members are too!

ARE YOU TRAVELING THIS SUMMER?

SCU members, we routinely monitor credit and debit card activity and watch for unusual transactions. If we do not know of your travel plans, transactions made outside of the state where you reside or in foreign countries can cause problems. You may visit us online to report your travel plans 24/7.





Did You Know...

- SCU gives back to the community! In 2019 so far, we have donated thousands of dollars to 13 different charities.
- SCU offers a PELOC or Personal Line of Credit. This product is perfect for when you have unexpected bills such as air conditioner repairs or replacements, need new furniture, tires or electronics.
- SCU also offers a free financial education program called **The Reality of Money**. This program is designed to teach teens the importance of and how to make fiscally responsible choices when it comes to housing, entertainment, transportation, clothing, etc. To learn more, or to schedule a session for your high school, call us at 800.868.8740 x 8432.



SCU's Low Loan Rates Will Make You Smile

Move your secured loans from other financial institutions to SCU and you'll get up to a \$100 Visa gift card for each one!

- ✓ Cars
- ✓ Trucks
- ✓ Boats
- ✓ Mortgages
- ✓ Motorcycles
- ✓ Equity Lines

Visit a Loan Officer today to see how much this can improve your monthly budget!

Members must be in good standing with State Credit Union. Members who obtain a 30 year Mortgage with State Credit Union will receive a \$100 gift card. Members refinancing the following loans from another institution with SCU will obtain a \$50 Visa Gift Card if the refinanced loan amount or advance is between \$5,000.00 and \$9,999.99 or a \$100 Visa Gift Card if the refinanced loan amount or advance is \$10,000.00 or more: 15 year mortgages, Home Equity Lines of Credit with a corresponding advance, new and used cars, boats, and "other" secured loans, such as those for jet skis and motorcycles. The Term "new" is defined as five years old or newer with fewer than 60,000 miles. There is no limit on the number of gift cards a member can receive. Existing loan balances cannot be divided to qualify as multiple loans. Rate is subject to credit worthiness, member's credit union relationship, and term. Rates, conditions and programs are subject to change without notice.

We asked. You answered. Thank you!

We recently conducted a survey of our members who have signed up for Online Banking, but do not use free BillPayer. Almost 400 of you responded and many of you said you were unsure of how to use BillPayer. Rest assured, it is very easy!

- When in Online Banking, click on the Bill Pay tab which is on the left side of the top burgundy bar.
- Enter the name of the business or person you need to pay. For example: Dominion Energy. Several choices starting with the word "Dominion" will pop up.
- Select the one you want to pay.
- Click Add.
- Enter the bill address to sent the payment to. In most instances, we'll already have this on file so you may be able to skip this step.
- Enter your account number in the space provided.
- Enter the account number again for confirmation.
- Enter a nickname for the bill if you'd like to. For example, "Electric bill".
- Click "Add Payee".
- Enter the amount you'd like to pay this payee and date you'd like the payment to arrive.
- Click "confirm" to confirm this date and amount, or "Cancel" to try again.
- Continue with this process until all your bills are scheduled for payment. See?! Easy!

You can even set a payment reminder to show up so you don't pay any bills late, review recent payments and print out scheduled payments if you like. Give it a try and let us know what you think!