



Youth Week and School Supply Drive

After last year, we know you and your students are probably excited to get back to school. SCCU is wishing you a safe and successful school year. **To kick off the year, we're celebrating Youth Week from August 2 - 7!** Here's how it works:

From August 2 - 7, anyone 18 and under who does one of the following...

- Opens a new account, OR
- Makes a deposit

...will receive a gift AND be entered to win a prize! **Youth will have SIX chances to win - we're giving away one \$50 deposit, plus five \$25 VISA gift cards.** When you enter by making a deposit or opening a new account, make sure to fill out an entry form so we can contact you if you win.

And to celebrate the return to school, **youth who bring in an item for our school supply drive will receive a bonus entry.** All items received are donated to local elementary and/or middle schools. We hope to see you during Youth Week!

SCCU's Youth Week savings contest is open to all SCCU members in good standing age 18 or under for the week of August 2-7, 2021. When a youth member makes a deposit to their SCCU account or opens a new account during this week AND fills out an entry form, they will be entered in the drawing for one of six prizes. There is a limit of one entry and one bonus (donation) entry per day per account number. Additional deposits to account suffixes under the same account number will not qualify for more than one per-day entry. New account applications will be subject to membership requirements. Members may participate in the savings contest and school supply drive contest.



Fee Updates

Last year, SCCU paused some account fees (listed below) to help alleviate financial strain caused by the pandemic. With most pandemic restrictions receding, those will be reinstated beginning August 1, 2021. As always, if you have questions on your account, feel free to message us in the SCCU app, visit a branch, or call us at (423) 875-6955.

- Money Manager Accounts
 - Service Fee – \$15.00 per month (only if balance falls below \$2,500)
 - Withdrawals below \$500 – \$5.00
 - Excessive Withdrawal Fee – \$3.00 per transaction after 6 transactions monthly (limit 3 checks per month)
- Member Select™ Share Draft Service Fee – \$8.00 per month (only if balance falls below \$1,500)
- Member Plus Share Draft Service Fee – \$4.00 per month (only if balance falls below \$100)



Home Equity Lines of Credit offer you access to your home's value, for anything from a kitchen renovation to consolidation of high-interest debt.

- **No closing costs***
- **No origination fee***
- **Rates as low as 2.99% APR***

*Restrictions apply. Rate and terms based on credit score and subject to change. See a loan officer for full details.

Financial Facts

As of May 31, 2021

Members	12,874
Assets	\$146,372,992.75
Shares	\$129,302,521.54
Consumer Loans	\$77,645,843.96
Business Loans (65)	\$7,393,366.84

Dividend News

The dividends paid on all regular share accounts for the second quarter of 2021 will be distributed as follows:

Share Account Balance	Rate*	APY**
\$0 to \$24.99	0.00%	0.00%
\$25 to \$9,999.99	0.05%	0.05%
\$10,000 and over	0.05%	0.05%

*Rate - disclosed as Annual Percentage Rate
 **APY - disclosed as Annual Percentage Yield

HOLIDAY CLOSINGS

LABOR DAY
Monday, September 6, 2021

COLUMBUS DAY
Monday, October 11, 2021

All SCCU branches will be closed on these dates to observe the holidays. You can always access your accounts via Online Banking, the CO-OP ATM Network, or by calling Touch Tone Teller at (423) 875-4031.



First Virtual Annual Meeting Held; Director Elected

Scenic Community Credit Union's 68th annual meeting was held on May 20, 2021. This was our first virtual annual meeting ever, and it was a success thanks to our members and staff! We enjoyed "seeing" those of you who attended and were excited to randomly give out 10 deposits of \$100 each. Congratulations again to the winners!

Allen Neely was elected to serve as a director for a three year term. SCCU is a not-for-profit financial cooperative, which is made up of a board of directors and various committees - all of whom are volunteers from our membership. If you enjoy helping others by giving your time and talent, please send a brief resume to the address below - we'd love to hear from you.

Scenic Community Credit Union
ATTN: Board of Directors
P.O. Box 1058
Hixson, TN 37343

Board of Directors • Allen Neely, Chairman • Bob Mader, Vice Chairman • Stan Hopkins, Secretary/Treasurer • Melissa Moore • Pete Ensign
Alternate Directors • Doris Gray • Joyce West
CEO • Kendall Foster



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Maximize Your Summer Fun with
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Planning your next vacation or looking for great entertainment near home? Credit union members can save up to 60% on travel and entertainment with Love My Credit Union Rewards.

Some of the savings include:

- **Major Theme Parks** – Up to 45% off including [Walt Disney World® Florida](#) and [Disneyland® California](#)
- **Hotels** – Exclusive discounts of up to **60% off at over 225,000 hotels** worldwide
- **Movie Tickets** – Save up to **55% off** a night on the town at your favorite theater
- **Concerts and Shows** – Get the best prices on nationwide shows and events with **savings of over 30%**
- **Rental Cars** – Get incredible deals on car rental with **savings of up to 25% nationwide**
- **Preferred Access** – **Exclusive access** to most high-demand tickets for concerts, sports and major events around the world.

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