



Celebrate the new East Brainerd Branch

October 20, 2022, will mark the 74th anniversary of International Credit Union Day. This year’s theme is “Empower Your Financial Future with a Credit Union”, which shines a spotlight on the work credit unions do to help members achieve financial well-being. Globally, credit unions will be celebrating the success of the credit union movement and collaborating to raise awareness of its “People-not-Profit” philosophy. Financial well-being for all is the cornerstone of the movement and throughout their history, credit unions have helped empower its members to attain their financial goals. Today, over 375 million people are served by credit unions in 118 countries and 6 continents. Join us in our 25th anniversary for our East Brainerd branch and grand opening on Oct. 20 to celebrate ICU Day.

When: October 20, 2022

Where: 8171 East Brainerd Rd. Chattanooga, TN 37421

Time: 9am-7pm

Activities:

- Ribbon Cutting with Chattanooga Chamber-9am
- Tours and Snacks (while supplies last) 9am-5pm
- Cash giveaways to the first 50 adults 9am-7pm
- ChatterBox Food Truck 11am-2pm
- Liberty Mutual on site 2pm-4pm
- MOD Wash Car wash giveaways first 50
- Sunny 92.3 WDEF live broadcast including station prizes and giveaways 4pm-6pm
- Red Eye Rooster Co. Drink Truck 4pm-7pm
- “Trunk or Treat”-bring your kids in costumes! 4pm-7pm
- Kids Coloring Station

Can't make it to the Grand Opening?
We are celebrating all week. Stop by your local branch on the dates below for a gift, while supplies last!

- Monday, October 17, Ooltewah
- Tuesday, October 18, Hixson
- Wednesday, October 19, Soddy Daisy



An Easier Path To Auto Finance

If you're in the market for an auto loan, make your credit union your first stop. You'll enjoy a lower rate and the friendly, professional service you've come to expect at Scenic Community Credit Union.

Check our rates at MySCCU.com/auto-loans

Dividend News

The dividends paid on all regular shares for the third quarter of 2022 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

Financial Facts

As of July 31, 2022

| | |
|---------------------|---------------|
| Members | 14,196 |
| Assets | \$154,685,529 |
| Shares | \$135,344,253 |
| Consumer Loans | \$96,002,328 |
| Business Loans (35) | \$3,818,653 |

Fee Schedule Notice

Our fee schedule is available for viewing at any time. Visit mysccu.com/fee-schedule, or stop by any branch to get a hard copy. We can also mail you a copy at your request; just give us a call at (423) 875-6955.

Download the SCCU app



Holiday Closings

All branches of SCCU will be closed on the following days:

COLUMBUS DAY

Monday, October 10, 2022

VETERANS DAY

Friday, November 11, 2022

THANKSGIVING DAY

Thursday, November 24, 2022

CHRISTMAS EVE

Saturday, December 24, 2022 (closing at noon)

CHRISTMAS DAY (OBSERVED)

Monday, December 26, 2022

NEW YEARS DAY (OBSERVED)

Monday, January 2, 2022

As 2022 draws to a close, take a moment to go through this year-end financial checklist to ensure your finances are in order before the start of the New Year.

1. Review your budget

Is your current monthly budget working for you? Are you stretching some spending categories or finishing each month in the red? Take some time to review your budget and make any necessary changes.

2. Top off your retirement plan

If you have a 401(k), check to see that you are taking full advantage of your employer's matching contributions. If you haven't contributed as much as you can, you have until the end of the year to catch up.

3. Check your progress on paying down debt

Review your outstanding debts from a year ago and compare the amounts now. Have you shed any debt, or is your debt growing? If you've made no progress, or your debt has deepened, consider taking bigger steps toward paying it down in 2023.

4. Get a free copy of your annual credit report

The end of the year is a great time for an annual credit checkup. You can only request a free copy of your credit report from all three credit reporting agencies once a year.

5. Review your investments and asset allocation

You may need to make some adjustments to your mix of stocks, bonds, cash and other investments to better reflect your personal financial goals and/or the current state of the economy and market.

6. Review your tax withholdings

Review your W-4 to see if the amount of tax withheld from each paycheck needs to be adjusted. If you're not a numbers person, ask your accountant for help.

Use this checklist to make sure your money matters are in order before the start of 2023.

INTERNATIONAL CREDIT UNION DAY® 2022

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

SUPPORTED BY

