



**SCCU Sponsors “Blevins Boutique” at Soddy Daisy Middle School**

For the 2021-2022 academic year, Scenic Community Credit Union is sponsoring the Soddy Daisy Middle School Care Closet. The closet, recently dubbed “Blevins Boutique,” is the brainchild of SDMS community cornerstone and Attendance Specialist Kristin Blevins.



*Kristin Blevins in the Blevins Boutique at SDMS.*

In partnership with the Northside Neighborhood House COMMUNITY School program, the closet is stocked throughout the year with various items students may need throughout the day, week or month. From food and personal care items to clothing and uniforms, the closet provides a safe space to get supplies at no cost in a private environment.

We are so proud to be able to support the students and families of SDMS in this way. Be on the lookout for ways you can get involved.

**Help Us Feed Our Community**

Food banks play a vital role in our community, and they need our help now more than ever. SCCU will host our annual food drive at each branch throughout November and December, and ask that you join us in reaching out to our neighbors by donating nonperishable items. Items donated support the Chattanooga Area Food Bank and the Soddy Daisy Food Bank.



**Credit Cards as low as 12.00% APR**

- No annual fee
- No balance transfer fee
- No cash advance fee

Offer of credit subject to credit approval. See loan officer for details.

**Dividend News**

The dividends paid on all regular share accounts for the 3rd 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 - Annual Percentage Rate  
\*\*APY - Annual Percentage Yield

**Financial Facts**

As of July 31, 2021

Members	12,977
Assets	\$148,060,402.46
Shares	\$131,502,648.57
Consumer Loans	\$76,462,469.93
Business Loans (61)	\$5,752,420.72



**HOLIDAY CLOSINGS**

All offices of Scenic Community Credit Union will be closed on the following holidays:

**VETERAN’S DAY** - Thursday, Nov. 11  
**THANKSGIVING** - Thursday, Nov. 25

**CHRISTMAS EVE - closing at noon** - Friday, Dec. 24  
**CHRISTMAS** - Saturday, Dec. 25

**NEW YEAR’S EVE - closing at 3pm** - Friday, Dec. 31  
**NEW YEAR’S DAY** - Saturday, Jan. 1

The Directors and Staff of SCCU thank you for your membership, and wish you and your family a happy holiday season!

## Skip a Loan Payment

The holidays can be a stressful season financially, even in the best of times. If you're feeling stretched this year, it might be a good time to skip a loan payment. SCCU members have the option to skip up to two loan payments per year (eligibility requirements apply\*). You can apply to skip a loan payment a few different ways:

- Visit any branch to apply to skip your loan payment, *OR*
- Visit [www.MySCCU.com/borrow/skip-a-loan-payment](http://www.MySCCU.com/borrow/skip-a-loan-payment) and **download the application form**. Then simply **fill it out and send it** to us using one of the methods below. *NOTE: For account security, please only include the LAST FOUR digits of your account number.*

Mail:  
Scenic Community Credit Union  
ATTN: Lending  
PO Box 1058  
Hixson, TN 37343

Fax: (423) 875-2188

Email: [lendingdepartment@mysccu.com](mailto:lendingdepartment@mysccu.com)

**Each skipped loan payment is subject to a small \$30 fee.** Interest on your loan will continue to accrue at the standard rate. If your loan is jointly owned, BOTH owners must sign the application form. If you have questions about the Skip a Loan Payment program, call one of our loan officers at (423) 875-6955. We'll be happy to answer your questions.

\*Restrictions apply. Not all loans are eligible for the Skip a Loan Payment program. The Skip a Loan Payment program does not apply to mortgages, home equity loans or lines of credit, any loan secured by a primary residence, credit cards, business loans, overdraft lines, and/or personal lines of credit. Mailing in a Skip a Loan Payment application form does not guarantee approval. See the online Skip a Loan Payment application or ask a loan officer for more details.



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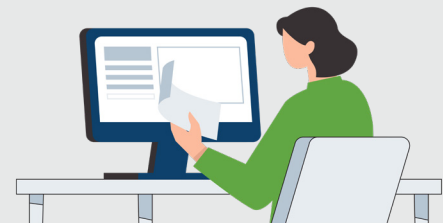
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## Fee Schedule Notice

Our fee schedule is available for viewing at any time. Visit [www.MySCCU.com/fee-schedule](http://www.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**.



Love My  
Credit Union®  
rewards

There are more reasons than ever to love being an SCCU member.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why your Scenic Community Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- » Members can save up to 35% on **IdentityIQ** credit report monitoring and identity theft protection.
- » Exclusive discount from the **TruStage Home & Auto Insurance Program**.
- » Members save on **SimpliSafe**, the #1 expert pick for home security.
- » Save on car maintenance + get \$10 off your first service using **CarAdvise**.
- » Save 40% on a 1-year membership to **Sam's Club**.
- » Save \$40 on **Calm**, the #1 app for meditation and sleep.

Learn all about how your Scenic Community Credit Union membership gets you all these exclusive savings and more at [Love-MyCreditUnion.org](http://Love-MyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.