



66th Annual Meeting to Be Held February 20, 2020

Thursday, Feb. 20, 2020  
6:30pm  
Refreshments at 6:00pm

The Christian Activities Center  
of the Gathering Church  
Next to SCCU's main office  
at 4503 Hixson Pike, Hixson, TN

Join us for our 66th Annual Meeting! We'll have exciting give-aways, refreshments, and time to socialize with your credit union staff and board. Now's the time to exercise your rights as an SCCU member-owner by voting and asking questions - you wouldn't get this opportunity at a bank!

The Board of Directors shall consist of nine (9) members of the Credit Union. At each annual meeting of the Credit Union three (3) members shall be elected to the Board of Directors for terms of three (3) years each, unless the election is to fill a vacancy, in which event, it shall be for the period of the unexpired term. Only Prime Share account holders (first name on the account) will be allowed to participate in this business meeting of the Credit Union. All eligible voters must be at least eighteen (18) years of age to receive a ballot.

Any qualified member interested in being considered for these positions may have his/her name placed on the voting ballot, either by petition or nomination by the Nominating Committee. All criteria should be submitted to the Nominating Committee as specified below.

Resumes, qualifications, and Nominating Petitions should be sent to the following address:

Nominating Committee  
c/o Scenic Community Credit Union  
4503 Hixson Pike • PO Box 1058  
Hixson, TN 37343-1058

Nomination by the Nominating Committee

You may submit your qualifications and background to the Nominating Committee, **IN WRITING**, no later than Tuesday, February 4, 2020, 5:00pm at the Credit Union's main office, 4503 Hixson Pike. The Nominating Committee will consider each resume and select the ones they feel would best serve our members.

Nominating Petition

You may have your name placed on the voting ballot by completing a Nominating Petition, which can be picked up at the main office of the Credit Union, 4503 Hixson Pike. The Nominating Petition must contain the signatures of at least 25 qualified members who are at least 18 years of age and in good standing with the Credit Union. The Nominating Petition must be submitted by Tuesday, February 4, 2020, 5:00pm at the Credit Union's main office, 4503 Hixson Pike.



SCCU's **Member Select™ Share Draft** helps you live your best life.

- EARN a premium interest rate\*
- 1 FREE Skip-a-Loan-Payment per year on eligible SCCU loans
- 1 FREE box of checks per year
- 3 FREE money orders or cashier's checks per year

\*Must maintain a \$1500 minimum balance to earn interest. \$8 monthly service fee applies only if balance falls below \$1500 at any time during the month.

Volunteer Opportunities at SCCU

If you enjoy helping others by giving your time and talent, we'd like to hear from you! SCCU is a not-for-profit financial cooperative, which is made up of a 9-member Board of Directors and various committees -- all of whom are volunteers from our membership.

If you are interested in volunteering at SCCU, please send a brief resume to:

Scenic Community Credit Union  
ATTN: Board of Directors  
PO Box 1058  
Hixson, TN 37343





**MEMBERS SAVE UP TO \$15.**



### Fee Schedule Notice

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

### Dividend News

The dividends paid on all regular shares for the 4th quarter of 2019 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	0.10%	0.10%

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

### Financial Facts

As of November 30, 2019

Members	12,366
Assets	\$120,612,017.93
Shares	\$104,526,598.87
Consumer Loans	\$80,251,822.00
Business Loans (60)	\$7,817,164.30

### Holiday Closings

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

**MARTIN LUTHER KING DAY**  
Monday, January 20, 2020

**PRESIDENT'S DAY**  
Monday, February 17, 2020

### New Year. New Decade. New Financial Plans.

As we roll into a brand new decade, we want to help you advance your financial peace of mind and enjoy what matters most. Whether your New Year's resolution is dealing with debt, building a budget, or raising retirement funds, our financial wellness partners at GreenPath can help.

Call GreenPath today for a FREE consultation, and get help to lower your credit card interest rates, save more, and pay off your debt in less time.



877-337-3399  
[www.GreenPath.org/MySCCU](http://www.GreenPath.org/MySCCU)



### Opt-Out Notice

We have previously provided you SCCU's Privacy Notice. If you prefer that we not disclose non-public personal information about you to non-affiliated third parties, you may opt out of those disclosures. That is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to non-affiliated third parties, you may complete this form and return it to the address below. Requests may also be emailed to [mbrserv@mysccu.com](mailto:mbrserv@mysccu.com) or faxed to (423) 875-2188.

Scenic Community Credit Union  
P.O. Box 1058  
Hixson, TN 37343

***If you have previously sent the Opt Out Notice to us, there is no need to send it again. If you want to verify that we have previously received this notice, please call 423-875-6955.***

Name \_\_\_\_\_ Account Number \_\_\_\_\_

Address \_\_\_\_\_

Signature \_\_\_\_\_

If joint account, either account holder may sign. Please note that we are required to send out statements and IRS reporting forms. Please allow two weeks for processing.