



A Heartfelt Thank You to Our Members

Members, there have been a lot of changes in the past few months due to the pandemic. In order to stay safe, you have been relying on drive thru lanes, appointments, and technology to manage your money. We know that has been frustrating and challenging for many of you, and we want to say thank you for the patience you have shown in adjusting to this temporary way of doing business.



While we do not have a reopening date yet, we are taking steps to make sure you will be safe when we do. We will be implementing social distancing in all lobbies and will have hand sanitizer and masks available. You will also notice plastic “sneeze guards” set up in our offices and teller lines to protect both you and our staff. We encourage you to continue to use online and remote options as much as possible even after we reopen.

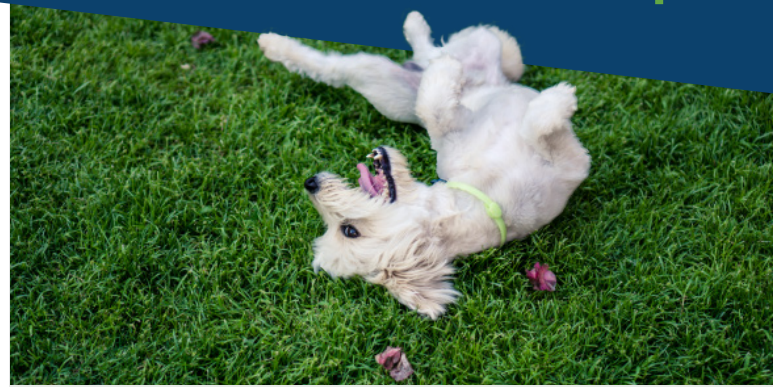
Again, thank you for your patience and grace in the midst of change. We are proud to be part of this resilient community.



Donate a Dollar. Deliver a Miracle.

From August 10 through September 9, we’re raising funds with the support of our members for Children’s Hospital at Erlanger, our local Children’s Miracle Network hospital. The fundraiser culminates on September 9 – Miracle Jeans Day – when our credit union employees will celebrate their own donations by wearing their jeans to work.

To meet the kids who are counting on us, visit Children’s Miracle Network Hospitals online and on social media. We invite all members to participate in this worthy cause by contributing \$1. Make a donation to make a difference, and post your name on a Miracle Jeans Day Icon in your branch.



Between Jobs? You May Be Able to Rollover Your 401(k) to an SCCU IRA.

- Traditional IRA
- Roth IRA
- Coverdell Education IRA
- Contribute to an Accumulative IRA or an IRA Share Certificate

Consult your tax advisor on whether an IRA is right for you.

Holiday Closings

LABOR DAY
Monday, September 7, 2020

COLUMBUS DAY
Monday, October 12, 2020

On these dates, you can access your accounts via Online Banking, the SCCU mobile app, the CO-OP ATM network, or by calling Touch Tone Teller at (423) 875-4031.

Dividend Rates

The dividends paid on all regular share accounts for the second quarter of 2020 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 May 31, 2020

Members	12,723
Assets	\$132,015,428.58
Shares	\$116,107,901.87
Consumer Loans	\$82,617,678.51
Business Loans (65)	\$7,848,166.08



Funds Availability Policy Changes

When you make a deposit, the general policy of SCCU is to make funds from your cash and check deposits available to you on the same business day of or the second business day after the day of the deposit, depending on the type of deposit. In the event that we must hold funds, a portion of the deposit will be made available to you the same day of the deposit.



Our funds availability policy will be updated effective July 1, 2020. The changes are as follows: (1) You may withdraw the first \$225 of any deposit of checks, paper or electronic, on the same business day as the day of your deposit. This amount was \$200 previously. (2) You may withdraw up to \$450 of the deposit by cash or similar means on the SECOND BUSINESS DAY after the business day of your deposit if your check is a local check. This amount was \$400 previously. (3) For new accounts within the first 30 days,

the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day. This amount was \$5,000 previously.

See your Funds Availability disclosure for these adjustments and full details. Further adjustments may be made every 5 years hereafter. If the government changes these amounts, they will be set forth in your Funds Availability disclosure. You can find a current Funds Availability Policy online at www.MySCCU.com/funds-availability-policy.

Officials

Board of Directors

Allen Neely, Chairman
Bob Mader, Vice Chairman
Joyce West, Treasurer
Stan Hopkins, Secretary
Peter Ensign
Doris Gray
John Langworthy
Melissa Moore

CEO - Kendall G. Foster

Get the Money You Need for School

Whether you're an undergrad, grad student, or parent, we have loans to meet your needs.

Competitive interest rates | Multiple repayment options | No origination fees or prepayment penalty

Get Started at SallieMae.com/SmartOption/MySCCU



Love My
Credit Union®
rewards

More Savings.
More Possibilities.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why 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**. Start saving today when you visit LoveMyCreditUnion.org.



Have you filed your taxes yet? In response to COVID-19, the IRS has extended the federal tax filing deadline to July 15, 2020.

File with confidence, knowing that TurboTax guarantees 100% accurate calculations and runs thousands of error checks as you go. And if you need help, TurboTax has it: from answers online anytime, to unlimited advice and a final review from a CPA or Enrolled Agent with TurboTax Live. **File today and SAVE UP TO \$15.**

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.



An identity is stolen every 2 seconds. When it comes to identity theft, it pays to be prepared. **Members save 30% on premium identity protection from Financial Lock.**

- \$1,000,000 Theft Insurance
- 24/7 US-Based Restoration Team
- Dark Web Surveillance
- Lost and Stolen Wallet Protection
- Email Breach detection tool

Get protected today! Visit LoveMyCreditUnion.org to get your member discount and start saving.



As a credit union member, protect what matters most for much less. **Members get a free home security camera plus 2 free months of 24/7 professional monitoring (\$150 value) with the purchase of a new SimpliSafe security system.**

SimpliSafe was named CNET Editors' Choice and "the best home security system" by Wirecutter. Over 3 million people already rely on SimpliSafe. Now's a great chance to join them.

Visit LoveMyCreditUnion.org to get your member discount and start saving today!