



67th Annual Meeting to Be Held February 18, 2021

Join us on February 18 for our 67th Annual Meeting! The meeting will be held at 6:00pm at The Christian Activities Center of the Gathering Church, next to SCCU's main office at 4503 Hixson Pike. **Please check www.MySCCU.com or call (423) 875-6955 in February to see if there are any COVID-related changes for this meeting.**

The Board of Directors shall consist of five (5) members of the Credit Union. At each annual meeting of the Credit Union two (2) or one (1) member(s) shall be elected to the Board of Directors for a term 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.

One (1) Board position is up for election at this annual meeting. Any qualified member interested in being considered for this position 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 5:00pm on Tuesday, February 2, 2021, at the Credit Union's main office, 4503 Hixson Pike. The Nominating Committee will consider each resume and select the one(s) 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 5:00pm on Tuesday, February 2, 2021 at the Credit Union's main office, 4503 Hixson Pike.



Members 55 and up get more.

Open a Member Plus Share Draft today.

- Earn interest on your checking balance
- 10% discount on every check order
- 2 free money orders or cashier's checks per year

Terms and conditions apply. Members 55 and over and military members are eligible to apply for a Member Plus Share Draft. Visit MySCCU.com/checking for details.

Dividend News

The dividends paid on all regular shares for the fourth 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 November 30, 2020

Members	12,970
Assets	\$133,361,043.80
Shares	\$116,887,630.83
Consumer Loans	\$83,278,232.96
Business Loans (71)	\$7,741,800.83

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 5-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



Holiday Closings

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

MARTIN LUTHER KING DAY
Monday, January 18, 2021

PRESIDENT'S DAY
Monday, February 15, 2021

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**.



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MEMBERS SAVE UP TO \$15

Visit LoveMyCreditUnion.org to Save Today!

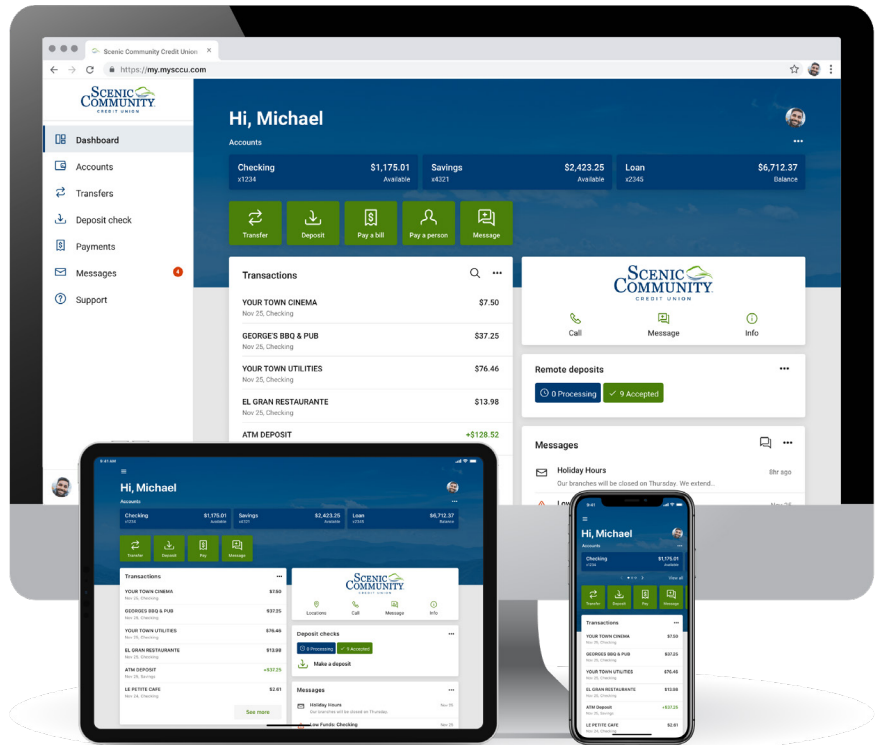
Love My Credit Union Rewards

A New Look for Online Banking and Mobile

If you use Online Banking or SCCU's mobile app, get ready for a new look in the new year! We're excited to bring you an update that will include a streamlined, mobile-friendly design. With more features added to the mobile app, it will be easier than ever to manage your money on the go. Plus, your experience will remain seamless across all your devices.

The update will also bring the latest security measures to keep your account information as safe as possible. It is expected to go live early in 2021. As we get closer to the launch date, we will be sure to keep you updated on any pertinent details. To learn more, you can visit www.MySCCU.com/online-banking-upgrade.

As always, if you have questions, please don't hesitate to call us at (423) 875-6955 or send us a message at MySCCU.com. We look forward to making it simpler than ever to achieve financial peace.



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 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.