



**Banking Made Easy:
 10 Checking Account Features we offer**

1. Online and Mobile Banking

Feature: With online and mobile banking, you can access your account information, view transactions and their details, transfer funds, pay bills, and even deposit checks from the comfort of your own home or on the go.

2. Debit Card

Feature: A debit card is a convenient alternative to checks or cash. With a debit card, you can make purchases at millions of merchants worldwide and withdraw cash from ATMs.

3. Check Writing

Feature: While many transactions can be done electronically, some businesses still require payment by check. With a checking account, you can easily write checks and keep track of your spending.

4. Direct Deposit

Feature: Direct deposit is a popular and convenient way to receive your paycheck. Instead of receiving a physical check, your employer can deposit your pay directly into your account.

5. Electronic Bill Pay

Feature: Electronic bill pay allows you to schedule payments in advance, ensuring that your bills are paid on time and helping you avoid late fees.

6. Automatic Transfers

Feature: You can easily set up automatic transfers from a checking to a savings account, making it easy to save money without having to think about it.

7. Overdraft Protection

Feature: An overdraft occurs when you spend more money than you have in your account. SCCU offers overdraft protection, which can help you avoid the hassle of returned items.

8. Account Alerts

Feature: Account alerts via email, text, or push notifications help you stay on top of your finances. You can customize alerts for low balances, large purchases, and unusual activity.

9. Account Insurance

Feature and Security: Banks and credit unions insure accounts – backed by the federal government. If your bank or credit union fails, the federal government will match your deposit dollar-for-dollar, up to \$250,000 per depositor

10. eStatements

Feature: With eStatements, you can view your account statements online or on your phone, reducing the risk of identity theft from stolen mail or discarded paper statements.

When choosing a checking account, it's important to consider the features that are most important to you. If you have any questions or want help managing your account, reach out. We're happy to help!



**ACCESS YOUR ACCOUNTS
 ANYTIME, ANYWHERE**

The closest SCCU Branch is in your hand - wherever you are - one click away! Download our free mobile app today for banking you can do anywhere!



Dividend News

The dividends paid on all regular shares for the second quarter of 2023 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 April 30, 2023

Members	14,069
Assets	\$143,308,807
Shares	\$128,032,043
Consumer Loans	\$101,348,411
Business Loans (31)	\$4,417,997

Members Get The Perks!

Members, friends, and family will receive discounted tickets to Lake Winnie & SoakYa parks now through Sept. 4th, 2023. Unlimited Rides for both parks! Use promo code: **SCCU**



Holiday Closings

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

LABOR DAY

Monday, September 4, 2023

COLUMBUS DAY

Monday, October 9, 2023



Scan me

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.

SCCU In The Community



Keep Soddy Daisy Beautiful

We participated in the Keep Soddy Daisy Beautiful 2nd Annual Cleanup Challenge. This is a yearly event where the community can come out and pick up trash in their area. This year the cleanup stats were 354 Bags, 91 Tires, and 116 other items. We are proud to be part of this event for the Soddy Daisy area.

Ronald McDonald House

This year for Mother's Day, SCCU was called to help the Ronald McDonald House provide brunch and snacks for their residents. Ronald McDonald House provides families with care and resources they need while their child is sick. The Scenic Community Credit Union staff donated Mother's Day brunch items so mothers could spend time where they were needed most - With their families!



BBB Students of Integrity

In May, we sponsored a scholarship to one of the winners of the Student of Integrity Scholarships for \$1000. Students were asked to write an essay on why ethics are important in business and our communities. We are proud to be able to help students move forward with their goals for their future.