



**69th Annual Meeting to Be Held March 23, 2023**

Join us on March 23rd for our 69th 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.

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.

Two (2) Board positions are up for election at this annual meeting. 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 5:00pm on Thursday, March 09, 2023, 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 5:00pm on Thursday, March 09, 2023 at the Credit Union’s main office, 4503 Hixson Pike.



**Old Habits Die Hard.**

**Start A New Habit This Year!**

Take Control Of Your Credit Score Today.  
Read on for some helpful tips to improve your score.

**Dividend News**

The dividends paid on all regular shares for the fourth quarter of 2022 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 October 31, 2022

Members	13,676
Assets	\$151,931,894
Shares	\$132,499,017
Consumer Loans	\$99,263,612
Business Loans (34)	\$4,626,905

**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 16, 2023

### PRESIDENT'S DAY

Monday, February 20, 2023

## Fee Schedule Notice

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



**SAVE MONEY.  
ACE TAX SEASON.**

Enjoy the perks of being a member.



SCAN QR CODE TO GET DISCOUNTS or visit [taxservices.lovemycreditunion.org](https://taxservices.lovemycreditunion.org)

## How Can You Improve Your Credit Score?

Here are 5 (or 6) things you can do to improve your credit score.

### 1. Pay your bills on time

Set a regular reminder for a few days before your bill is due to ensure you never miss a payment!

### 2. Reduce your credit utilization ratio

Your credit utilization ratio refers to the amount of available credit you use. It's best to keep your utilization under 30%.

### 3. Use your cards

A great way to make sure you use your cards on occasion but don't overspend is to charge fixed expenses, like monthly subscriptions, to your card. Just be sure to pay the balance in full before the credit card bill is due!

### 4. Work to pay down outstanding debt

Pay down your bill by trimming an expense in your budget and channeling that extra money toward your credit card bill.

### 5. Look for errors on your bill and credit history

A fraudulent charge on your credit card can bring down your score without your knowledge. Check your statements each month for possible signs of fraud. If you see anything suspicious, contact the credit card issuer immediately and dispute it.

### (Optional 6) Become an authorized user on another cardholder's account

Becoming an authorized user on another cardholder's account can be a great way to get quick results. Team up with someone who has excellent credit and never misses a payment; your partner's responsibility will reflect well on you!

## 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 (877) 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 877-875-6955.***

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.