



Updates to the 2021 Annual Meeting

WHEN - NEW DATE
Thursday, May 20, 2021
6:00 pm

WHERE
This year's meeting will be virtual.
Register at:

www.mysccu.com/2021-annual-meeting

Please plan to join us as we meet, elect new board members, and give away some goodies!



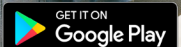
In our January newsletter, we announced a date for this year's annual meeting. Due to the ongoing risk of COVID-19, we decided to postpone the meeting this year. **The new date for the annual meeting is Thursday, May 20, 2021 at 6:00 pm.**

Additionally, this year's meeting will be virtual. Members who have an email address on their account will receive information about how to register and attend. We will also post details and instructions on how to join on our website at www.mysccu.com/2021-annual-meeting.

Even though we won't be meeting in person, **we'll still be giving away some goodies!** Members who register and attend will be entered to win a prize. We hope you will join us on May 20 for our meeting, and if you have questions about this event, you can visit our website or give us a call at (423) 875-6955. We look forward to seeing you virtually!

Download the New App!

SCCU's Online Banking and mobile app have gotten a big refresh. Download the app today to view your account activity, make transfers, pay bills, deposit checks, and more. We hope you love the new experience as much as we do!



Dividend News

The dividends paid on all regular share accounts for the first quarter of 2021 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 February 28, 2021

Members	12,775
Assets	\$137,712,870
Shares	\$121,840,152
Consumer Loans	\$81,668,498
Business Loans (70)	\$6,764,444

Holiday Closings

All SCCU branches will be closed on the following days:

MEMORIAL DAY
Monday, May 31, 2021

INDEPENDENCE DAY (OBSERVED)
Monday, July 5, 2021

When branches are closed you can always access your accounts via Online Banking or the mobile app, Touch Tone Teller, or the CO-OP ATM network. We hope you enjoy the holidays!



Protect Yourself with Credit Report and ID Theft Monitoring from IdentityIQ

As a Scenic Community Credit Union member, you can receive up to 35% off on IdentityIQ® credit report monitoring and identity theft protection plans. This special offer includes upgraded access to the ScoreCasterIQ® interactive tool that analyzes your credit report and provides personalized recommendations and credit score scenario simulations along with other features.

Benefits include:

- 3-Bureau Reports & Scores
- 3-Bureau Daily Monitoring & Alerts
- ScoreCasterIQ Tool Featuring Special Reports, Recommendations & Simulations
- \$1 Million Identity Theft Insurance*

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Don't Let Your Account Go Dormant

Putting money in savings and leaving it alone to watch it grow is a smart way to plan for the future. But don't let your account go dormant! By law, once an account has had no activity for three (3) years, the account is considered dormant and we are required to turn the funds over to the state. Here's how to keep your account active and avoid the hassle of a dormant account.



Is My Account Dormant?

Accounts where none of the shares have had activity for three (3) years are classified as dormant. Accounts with multiple shares where at least one of the shares is active are *not* classified as dormant. For example, let's say you have an account with three shares: a Prime Share, a Christmas Club, and a Basic Share Draft. You haven't made a deposit or withdrawal on the Prime Share or Christmas Club in three years, but you use your Share Draft regularly. In this case, none of your accounts will be flagged as dormant.

How to Avoid a Dormant Account

You must take at least one of the actions below at least once every three (3) years to avoid dormancy:

- Make a one-time transaction. This can be a small deposit, withdrawal, or transfer.
- Set up an automatic transfer. Depositing money regularly, even if it's once a year, will help you avoid dormancy (and your account will thank you).
- Give us a call at (423) 875-6955. We can mark your account as active for you if you're unable to make a transaction.

Run With Us in May to Support the Ronald McDonald House

Each year in May, SCCU collects needed items for the families staying at the Ronald McDonald House. This year, we're also helping sponsor the second annual Run 4 Kids! The race is a 5K Run & Walk, and we'll be there with a booth to cheer you on. Details on how to register are below. SCCU and the families at the Ronald McDonald House are counting on your support in May!

WHERE & WHEN
May 1, 2021 at 2:00 pm
Camp Jordan

HOW TO REGISTER
Register online at
rmhchattanooga.com/news-events/run4kids



The first-place finisher crosses the finish line at the 2020 Run 4 Kids.