



Put Your Tax Refund to Work!

For many of us, our tax refund is the biggest windfall we get all year. Why not make the most of it by investing it into an SCCU savings account?

Share Certificates. Share Certificates are perfect for members who want to maximize their earnings by investing for a determined period of time. Our Share Certificates offer high yield returns and a guaranteed rate for the term of the Certificate. Right now, SCCU has a **3-year Share Certificate** with a rate of **1.40% APY***. SCCU also offers Share Certificates in 91 day, 6 month, 1 year, and 24-30 month terms. Visit a branch to open one today!



Individual Retirement Accounts.

Whether you are starting to save for retirement, receiving a pension plan payout, planning to retire soon, or saving for a child's higher education, a Scenic Community Credit Union IRA can help you reach your goals. **SCCU offers Traditional, Roth, and Coverdell Education IRAs.** Give us a call at (423) 875-6955 to learn more about our options. (Always consult a tax advisor on whether an IRA is right for you.)

Money Manager. If you're looking for an account with a **higher dividend rate** than a regular savings but still need to be able to access your funds, a Money Manager† account could be a good option. Check out our current Money Manager rates at mysccu.com/deposit-accounts-rates.

*Annual Percentage Yield. Rate current as of 3/10/2020. 3-year Share Certificates require a minimum balance of \$500. Early redemption penalties apply.
†Money Manager accounts require a minimum balance of \$2,500 to avoid a \$15 monthly service fee. See details at mysccu.com/save-and-spend/savings.

Scenic Community Credit Union

"Love this place a million times more than the banks. No surprise fees, no long lines, very friendly employees with a trustworthy service. Highly recommend them."

A 5-star review by Emily C.

We love seeing your reviews of SCCU! Leave your own review on Google or Facebook.



Home Equity Lines of Credit offer you access to your home's value, for anything from a renovation to finally starting your business.

- No closing costs*
- No origination fee*
- **Rates as low as 4.49% APR***

*Rates as of 12/31/2019. See a loan officer for full details.

Holiday Closings

MEMORIAL DAY

Monday, May 25, 2020

INDEPENDENCE DAY

Saturday, July 4, 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 News

The dividends paid on all regular share accounts for the first 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	0.10%	0.10%

*Rate - disclosed as Annual Percentage Rate
**APY - disclosed as Annual Percentage Yield

Financial Facts

As of February 29, 2020

Members	XXXX
Assets	\$XXXX
Shares	\$XXXX
Consumer Loans	\$XXXX
Business Loans (XX)	\$XXXX





Love My Credit Union®
rewards

More Savings. More Possibilities.

Your SCCU 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** with offers like:

- » Credit union members get **\$200 when you switch to Sprint!** Plus, \$100 Annual Loyalty Cash Rewards and **25% off select accessories** in Sprint retail stores.
- » Credit union membership also saves you up to **\$15 on TurboTax** federal products.
- » Members save on **SimpliSafe**, the #1 expert pick for home security.
- » Save 30% on premium identity protection from **Financial Lock**.
- » Save on car maintenance + get \$10 off your first service using **CarAdvise**.
- » Scenic Community Credit Union members can save big with an exclusive discount from the **TruStage Home & Auto Insurance Program**.

Learn all about how your Scenic Community Credit Union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying SCCU member benefits you never knew you had.

Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit lovemycreditunion.org/reward-tracker. Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit sprint.com/returns. Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2019 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Help Your Kids Find Money Magic!

Each year, SCCU spends a week celebrating our young members. **This April, from April 20 through April 25, anyone 18 and under who opens a new account or makes a deposit will receive a gift and be entered into a drawing for some prizes!** Youth have SIX chances to win - we are giving away one \$50 deposit, plus five \$25 VISA gift cards. Stop by a branch anytime during the week of April 20 and find money magic!



Share, spend and save at your credit union

SCCU in the Community

Spring means SCCU community outreach is in full swing! In March, SCCU members and staff collected school supplies for the Northside Neighborhood House in preparation for their summer day camps and Back to School Shop, which is hosted every August for those in need. And on April 4, a volunteer group from SCCU prepared and served a meal for the families staying at the Ronald McDonald House. Look for photos on Facebook and Instagram - don't forget to like and follow!

Coming Up

May - Ronald McDonald House. In May, we'll collect travel size toiletry items for the families staying at the Ronald McDonald House.

July - School Supplies. In July, we'll collect school supplies for local elementary schools.

Join us as we support our community this spring!



Annual Meeting Held; Directors Elected

The Annual Meeting of Scenic Community Credit Union was held on February 20, 2020. Peter Ensign, John Langworthy, and Melissa Moore were elected to serve as directors for three year terms.

Left: SCCU members mingled with the board.