



SCCU Supports Students in Need

In August, SCCU members and staff collected hundreds of school supply items, which were then donated to students in need at DuPont Elementary, Soddy Elementary, and Woodmore Elementary. Thank you for helping support our community!



Soddy Elementary staff receives school supplies.

SCCU Food Drive: Nov. 4 - Dec. 27, 2019

Food banks play a vital role in our community, feeding hundreds of thousands of children, seniors, and families in Tennessee and Georgia every year. It is only with the community's help that they are able to continue their mission of alleviating hunger. SCCU does our part by collecting non-perishable food items in November and December. Please join us in reaching out to our neighbors this holiday season.



Ask our  
**HOME TEAM**  
about a  
**Home Equity  
Line of Credit!**

as low as **4.99%** APR\*

\*Rate current as of 9/1/2019. Restrictions apply. Rate and terms based on credit score and subject to change. Maximum APR not to exceed 18% or maximum allowed by law. Total loan-to-value not to exceed 90% of the subject property's appraised value. See a loan officer for full details.



Dividend News

The dividends paid on all regular share accounts for the 3rd quarter of 2019 will be distributed as follows:

Share Account Balance	Rate*	APY**
\$0 to \$24.99	0.00%	0.00%
\$25 to \$9,999.99	0.20%	0.20%
\$10,000 and over	0.25%	0.25%

\*Rate - Annual Percentage Rate  
\*\*APY - Annual Percentage Yield

Financial Facts

As of August 31, 2019

Members	12,680
Assets	\$119,147,698.36
Shares	\$102,510,039.52
Consumer Loans	\$81,922,574.90
Business Loans (60)	\$8,310,697.50



HOLIDAY CLOSINGS

All offices of Scenic Community Credit Union will be closed on the following holidays:

**VETERAN'S DAY** - Monday, Nov. 11  
**THANKSGIVING** - Thursday, Nov. 28

**CHRISTMAS EVE** - closing at noon -  
Tuesday, Dec. 24  
**CHRISTMAS** - Wednesday, Dec. 25

**NEW YEAR'S EVE** - closing at 3pm -  
Tuesday, Dec. 31  
**NEW YEAR'S DAY** - Wednesday, Jan. 1

The Directors and Staff of SCCU thank you for your membership with us, and wish you and your family a very happy holiday season!



## International Credit Union Day is October 17

This year, SCCU will join with 56,000 credit unions around the world in celebration of International Credit Union Day. This year's theme is "Local Service; Global Reach," which emphasizes how credit unions are unique: worldwide, all credit unions strive to serve their members and their communities.



### Local Service. Global Reach.

SCCU's most recent efforts towards "Local Service" include our sponsorship of the Bethel Superheroes Run for Hope, the school supply drive, and our upcoming food drive. Thank you for

helping make our community a better place.

**Don't forget to stop by a branch on Oct. 17 for snacks and a giveaway!**

## There's Never Been a Better Time to Switch to Sprint

- Get up to \$200 cash when you switch two lines, plus lines 3,4 and 5 are FREE
- Plus, \$100 Annual Loyalty Cash Rewards and 25% off accessories in Sprint retail stores

It's easy! Here's how it works:

1. Switch to Sprint.
2. Register your new line(s) at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards).
3. In six to eight weeks, your cash rewards will be deposited directly into your account.

Visit [LoveMyCreditUnion.org/Melvin](http://LoveMyCreditUnion.org/Melvin) to learn more.

Cash Reward: Via deposit. \$100/line, max 2 lines. Req. qualifying plan and registration within 30 days of activation. Loyalty Reward: Via deposit per account. Basic: After 9/30/20 pay \$60 a month for line 1, \$40 a month for line 2 and \$20 a month per line for lines 3 thru 5, with AutoPay. Offer/coverage not available everywhere. Requires new lines of service. Subject to credit & \$30 activation fee. Excludes taxes, fees, and roaming. Speed maximums, use rules and restrictions apply. Unlimited Basic compared to Verizon Start Unlimited for 5 lines, features differ.

## Skip a Loan Payment

The holidays can be a stressful time financially, so if you're feeling stretched, it might be a good time to skip a loan payment. SCCU members have the option to skip up to two loan payments per year (eligibility requirements apply\*). You can apply to skip a loan payment one of two ways:

- Visit any branch to apply to skip your loan payment, *OR*
- Visit [www.MySCCU.com/borrow/skip-a-loan-payment](http://www.MySCCU.com/borrow/skip-a-loan-payment) and **download the application form**. Then simply **fill it out** and **send it** to us using one of the methods below. *NOTE: For account security, please only include the LAST FOUR digits of your account number.*

Mail:  
Scenic Community Credit Union  
ATTN: Lending  
PO Box 1058  
Hixson, TN 37343

Fax: (423) 875-2188

Email: [lendingdepartment@mysccu.com](mailto:lendingdepartment@mysccu.com)

**Each skipped loan payment is subject to a small \$30 fee.** Interest on your loan will continue to accrue at the standard rate. If your loan is jointly owned, BOTH owners must sign the application form. If you have questions about the Skip a Loan Payment program, call one of our loan officers at (423) 875-6955. We'll be happy to answer your questions.

\*Restrictions apply. Not all loans are eligible for the Skip a Loan Payment program. The Skip a Loan Payment program does not apply to mortgages, home equity loans or lines of credit, any loan secured by a primary residence, credit cards, business loans, overdraft lines, and/or personal lines of credit. Mailing in a Skip a Loan Payment application form does not guarantee approval. See the online Skip a Loan Payment application or ask a loan officer for more details.

## Make Yourself at Home at Credit Unions Nationwide



At more than 5,400 CO-OP Shared Branch locations in all 50 states, you can conduct transactions just like you would at your favorite SCCU branch. That's because we're now part of the CO-OP Shared Branch network. So you can make deposits, transfers, and account inquiries, and get person-to-person assistance with your accounts, even when you're far from home. Simply look for the CO-OP Shared Branch logo (left).

Finding the nearest branch or self-service location is easy with locator tools that include phone, mobile app and online. Just visit [co-opsharedbranch.org](http://co-opsharedbranch.org) or call **1-888-SITE-CO-OP**.