



At Scenic Community Credit Union, we know that you are more than a number. We know the important numbers that matter most; the ones that tell your story. A collection of dreams, milestones, and memories, and we are honored to walk alongside you as your trusted credit union.

Every member's journey looks different, but each one inspires us:

A first job, a first paycheck, a first savings account- The excitement of putting away those first dollars and knowing you're building a foundation for the future.

A car loan that opened new doors- The freedom to travel, commute to work, or take a family road trip- miles filled with possibility.

Buying your first home- Walking through the front door, turning the key, and the feeling of a dream being fulfilled. That house isn't just brick and wood- it's where birthdays are celebrated, holidays are shared, and memories are made.

Planning for what matters most- Whether it's saving for a child's education, building a rainy day fund, or preparing for retirement, we see the hope, dedication, and love behind every decision.

These are more than financial transactions, they are the milestones that mark some of life's most meaningful moments. The journey we are here to support. We're here to celebrate your story not just your balance. From milestones to memories, we're here for each moment that counts. When you are a member of Scenic Community Credit Union you are not just a member, you are part of a community that values every number and every story.

Dividend News

The dividends paid on all regular shares for the third quarter of 2025 will be distributed as follows:

Share Account Balance	Rate*	APY**
\$0 to \$24.99	0.00%	0.00%
\$25 to \$9,999.99	0.25%	0.25%
\$10,000 and over	0.30%	0.30%

*Rate - disclosed as Annual Percentage Rate

**APY - disclosed as Annual Percentage Yield

Financial Facts

As of July 31, 2025

Members	14,778
Assets	\$162,200,506
Shares	\$145,007,582
Consumer Loans	\$127,001,254
Business Loans (21)	\$3,785,462

Fee Schedule Notice

Our fee schedule is available for viewing at any time. 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.



At SCCU,
we know you're

MORE

than a number.

Holiday Closings

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

COLUMBUS DAY
Monday, Oct 13, 2025

VETERANS DAY
Tuesday, Nov 11, 2025

THANKSGIVING DAY
Thursday, Nov 27, 2025

CHRISTMAS EVE (CLOSE AT NOON)
Wednesday, Dec 24, 2025

CHRISTMAS DAY
Thursday, Dec 25, 2025

NEW YEAR'S EVE (CLOSE AT 3PM)
Wednesday, Dec 31, 2025

NEW YEAR'S DAY
Thursday, Jan 1, 2026

How to Make the Most of Black Friday and Cyber Monday

Black Friday and Cyber Monday are two of the biggest shopping days of the year, offering amazing deals on everything from electronics to clothes. But with so many sales, it's easy to feel overwhelmed or spend more than you planned. With a bit of planning, you can score great bargains, stretch your dollars, and avoid common shopping pitfalls. These tips will help you shop smarter, stay on budget, and get the most out of your holiday shopping.

Plan Ahead- Before diving into the deals, take time to map out your game plan. Start with a shopping list and prioritize essential items. Set a budget that works for you and stick to it.

Shop Early- The best deals often don't wait for the actual day. Many stores kick off their Black Friday sales days or even weeks in advance. Online deals for Cyber Monday may also pop up early. Keep an eye out and act fast on early-bird specials so you don't miss out.

Maximize Savings- Every dollar saved adds up, and the opportunities seem unlimited during Black Friday and Cyber Monday. Hunt for coupons and promo codes for extra discounts, and sign up for email alerts from your favorite stores to get exclusive offers.

Shop Smart- A great deal isn't great if hidden costs eat into your savings. Factor in shipping fees when comparing prices. Know the return policy before you buy, just in case you need to use it. Some retailers offer price matching; if you find a better deal elsewhere, ask if they'll match it.

Stay Safe- Shopping online is convenient, but don't let your guard down. Stick to secure websites, identified with "https" in the URL and a padlock icon. Use strong, unique passwords, and be wary of phishing scams and deals that seem too good to be true. Avoid clicking on suspicious links or opening emails from unknown senders.

Black Friday and Cyber Monday can offer great opportunities to score great deals on items you need. With a smart plan, comparing prices, and shopping safely, you can score sweet deals without breaking your budget.

Wrap Up Your Wish List *with Scenic!*

Flexible personal loans to make the season bright!

Appy today at mysccu.com

