



Coming in the Third Quarter 2019: Look for the Shared Branching Logo

SCCU members already have access to CO-OP's network of 30,000 ATMs, and starting in July, you'll have access to more than **5,400 CO-OP Shared Branches** across the country as well! Whether you're across town or far from home, wherever you see the CO-OP Shared Branching logo (right), you'll be able to make **deposits, withdrawals, transfers, and loan payments** to your SCCU accounts. Stay tuned for the exact date Shared Branching will go live. Happy summer travels!



"Alexa, Pay My Bill"



Introducing Voice Bill Pay

If you use Amazon Alexa, paying your bills is now as easy as asking! You can also check when your next scheduled payment is, pay a person, and schedule a payment for later.

Sound like something you'd like to try? To get started, sign into Online Banking, and under the Bill Pay tab, click "Add Alexa." Give us a call if you need help getting set up, or visit www.MySCCU.com/save-and-spend/bill-pay

for detailed instructions.

**Members must have a checking account to use Bill Pay. New payees must be set up in Online Banking before using Alexa.*

School Supply Drive in August

Do you have a child or grandchild in school? When you're shopping for your back-to-school supplies, pick up a couple of extras if you can for kids who can't afford them. All SCCU branches will be accepting school supplies through the month of August to be donated to local elementary schools. And if you see employees wearing jeans in August, that means they donated too!



Upgrade Your Summer Road Trip!

Auto loans **3.50%** APR
as low as

*Rates based on member's creditworthiness. See loan officer for details. Rate current as of 6/11/19.

Dividend News

The dividends paid on all regular share accounts for the second 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 -- disclosed as Annual Percentage Rate

**APY -- disclosed as Annual Percentage Yield

Financial Facts

As of May 31, 2019

Members	15,591
Assets	\$120,645,205
Shares	\$104,566,418
Consumer Loans	\$82,115,666
Business Loans (51)	\$8,180,609

Officials

Board of Directors

Allen Neely, Chairman
John Langworthy, Vice Chairman
Joyce West, Treasurer
Stan Hopkins, Secretary
Peter Ensign
Doris Gray
Bob Mader
Larry Minniear
Melissa Moore

CEO

Kendall G. Foster



\$100 CASH FOR EVERY NEW LINE

When credit union members activate new lines with Sprint®



LOVE MY CREDIT UNION® REWARDS

Visit LoveMyCreditUnion.org/Melvin to learn more.



Closings

All branches of SCCU will be closed for the following holidays:

LABOR DAY

Monday, September 2, 2019

COLUMBUS DAY

Monday, October 14, 2019

On these days, you can still access your account via Online Banking, by calling Touch Tone Teller at (423) 875-4031, or via the CO-OP ATM and Shared Branch network.

Opt In to Additional Courtesy Pay Coverage

As you may have seen in the April 2019 newsletter, **we are adding debit card and ATM transactions to the list of transaction types covered by Courtesy Pay. If you would like to opt in to have debit card and ATM transactions covered, please fill out the form below and send it back to us per the instructions.**

Courtesy Pay Overview

Eligibility:

- You must have a Share Draft (checking) account and be in good standing
- You must have at least one ACH or employer direct deposit each month that totals \$300 or more
- Negative balances must be brought positive within 35 days
- Members with a pre-approved Member Select™ Line of Credit have the ability to advance funds to checking and are therefore not eligible for Courtesy Pay. Please contact a loan officer if you are interested in the Member Select™ Line of Credit.

NOTE: Change in recurring debit card transactions – Beginning in July 2019, SCCU will charge a \$30 fee per recurring debit card transaction that brings the share draft (checking) account to a negative balance.

Transaction Types Eligible for Courtesy Pay:

- Checks
- On-us checks at the teller counter
- ACH
- **Debit card transactions (new; opt in below)**
- **ATM transactions (new; opt in below)**

Courtesy Pay Limit:

- \$500

Fees:

- \$30 per item paid

Name _____ Account Number _____

Phone Number _____ Email _____

Check one:

- ☐ I have previously opted in to Courtesy Pay and would like to opt in to also have my debit card and ATM transactions covered.
- ☐ I have not previously opted in to Courtesy Pay and would like to opt in now to all covered transaction types. *(If you choose this option, SCCU will review your account for eligibility and will be in contact with you to discuss your options.)*

By signing below, I understand I am opting in to have debit card and ATM transactions covered under Courtesy Pay in addition to the transaction types that were covered previously. I understand my participation in Courtesy Pay is contingent upon continuing to meet the eligibility criteria. I also understand there is a \$30 fee per item covered by Courtesy Pay.

Signed _____ Date _____

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

Or fax to: (423) 875-2188
Or email to: mbrserv@mysccu.com