## JULY 2022 NEWSLETTER (423) 875-6955 || www.MySCCU.com



## 6 Things to do Before Your Summer Getaway

Your bags are packed, your itinerary is set and you're counting down the minutes until you take off for your dream summer getaway. Before you head out to the airport, though, read through this checklist of important things you don't want to forget before leaving for vacation.

#### 1.) Let us know

Give us a call at (423) 875-6955 before you set off on your vacay. Let us know your vacation destination so we know to honor any card transactions you make while in another state or abroad. If you're traveling overseas, ask us about any foreign transaction fees and the best practices of using cash or debit/credit cards!

#### 2.) Check your auto insurance plan for coverage

If you plan on renting a car, check with your auto insurance provider to find out if rental cars are covered in your plan. If they're not, you may want to purchase travel insurance, just in case.

#### 3.) Pay all your bills

Before heading out on your trip, make sure all of your monthly bills are paid up. You don't want to be busy paying bills when you're having fun in the sun or take the chance of getting hit with late fees.

# 4.) Let your mobile service provider know about your travel plans

If you're traveling abroad, you'll want to check with your cellphone company about possible overseas service plans that allow you to use your smartphone for calls, texts and internet access when on vacation.

#### 5.) Confirm your reservations

It's a good idea to confirm your flight, hotel room, car rental and attractions before setting out on your trip. You may have booked some of these reservations months ago, and you don't want any unpleasant surprises ruining your vacation.

#### 6.) Relax and keep on banking

Keep track of your spending, set up alerts to be notified when cards are used, and let our online and mobile banking options give you peace of mind.



## Your time is important! That's why we're coming to YOU

The closest SCCU Branch is now in your hand - wherever you are - one click away! Download our free mobile app today for banking you can do anywhere!



#### **Dividend News**

The dividends paid on all regular shares for the second quarter of 2022 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 April 30, 2022
Members	13,849
Assets	\$152,201,773
Shares	\$134,525,291
Consumer Loans	\$85,933,920
Business Loans (38)	\$3,927,502

### Let's be friends!

Follow us on Facebook to keep in touch and be in the know of upcoming events, financial tips, giveaways, and more. Scan the QR code and hit the follow button, or visit us at https://www.facebook.com/sceniccommunitycu/







### Holiday Closings

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

LABOR DAY Monday, September 5, 2022

COLUMBUS DAY Monday, October 10, 2022



Save up to 60% on Travel and Entertainment

## Fee Schedule Notice

Our fee schedule is available for viewing at any time. Visit **mysccu. com/fee-schedule**, or 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.** 

## Members Can Save up to 60% On Travel and Entertainment

Planning your next vacation or looking for great entertainment near home? Credit union members can save up to 60% on travel and entertainment with Love My Credit Union Rewards.

Some of the savings include:



Save Now

Love My Credit Union<sup>®</sup> rewords

- Major Theme Parks Up to 45% off including Walt Disney World® Florida and Disneyland® California
- Hotels Exclusive discounts of up to 60% off at over 225,000 hotels worldwide
- Movie Tickets Save up to 55% off a night on the town at your favorite theater
- Concerts and Shows Get the best prices on nationwide shows and events with savings of over 30%
- Rental Cars Get incredible deals on car rental with savings of up to 25% nationwide
- Preferred Access Exclusive access to most high-demand tickets for concerts, sports and major events around the world.

Visit lovemycreditunion.org today and explore all the great deals. Be sure to visit often as new offers and special limited time offers are regularly being added.



# **New Fraud Alerts through SCCU!**

We are constantly monitoring credit and debit card transactions to identify and prevent fraud on your account. Scenic Community Credit Union is committed to providing our members the best fraud-fighting tools to strengthen our defenses and help our members take immediate action against fraud. Should we identify suspicious transactions on your account, we will attempt to contact you about the activity via SMS, phone or email to determine if a transaction was authorized.

Please remember that we will never ask for account information, passwords, or other sensitive information via these unsecure channels. Our SMS fraud alerts only require a simple yes (Y) or no (N) reply. If you aren't certain if the message is authentic, please contact us at (423)875-6955 to learn more.

## How are we doing?

Got feedback? We'd love to learn more about it! Leave us a review with your local branch below:









East Brainerd