

## 72nd Annual Meeting To Be Held March 12th, 2026

Join us for the meeting that will be held at 6:00pm at The Christian Activities Center of the Gathering Church, next to SCCU's main office at 4503 Hixson Pike.

The Board of Directors shall consist of five (5) members of the Credit Union. At each annual meeting of the Credit Union two (2) or one (1) member(s) shall be elected to the Board of Directors for a term of three (3) years each, unless the election is to fill a vacancy, in which event, it shall be for the period of the unexpired term. Only Prime Share account holders (first name on the account) will be allowed to participate in this business meeting of the Credit Union. All eligible voters must be at least eighteen (18) years of age to receive a ballot.

Two Board positions are up for election at this annual meeting. Any qualified member interested in being considered for this position may have his/her name placed on the voting ballot, either by petition or nomination by the Nominating Committee. All criteria should be submitted to the Nominating Committee as specified below.

Resumes, qualifications, and Nominating Petitions should be sent to the following address:

Nominating Committee  
c/o Scenic Community Credit Union  
4503 Hixson Pike • PO Box 1058  
Hixson, TN 37343-1058

### Nomination by the Nominating Committee

You may submit your qualifications and background to the Nominating Committee, IN WRITING, no later than 5:00 pm on Thursday, February 27, 2025, at the Credit Union's main office, 4503 Hixson Pike. The Nominating Committee will consider each resume and select the ones they feel would best serve our members.

### Nominating Petition

You may have your name placed on the voting ballot by completing a Nominating Petition, which can be picked up at the main office of the Credit Union, 4503 Hixson Pike. The Nominating Petition must contain the signatures of at least 25 qualified members who are at least 18 years of age and in good standing with the Credit Union. The Nominating Petition must be submitted by 5:00 pm on Thursday, February 27, 2025 at the Credit Union's main office, 4503 Hixson Pike.

### Opt-Out Notice

We have previously provided you SCCU's Privacy Notice. If you prefer that we not disclose non-public personal information about you to non-affiliated third parties, you may opt out of those disclosures. That is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to non-affiliated third parties, you may complete this form and return it to the address below. Requests may also be emailed to [mbrserv@mysccu.com](mailto:mbrserv@mysccu.com) or faxed to (877) 875-2188.

Scenic Community Credit Union  
P.O. Box 1058

Hixson, TN 37343

If you have previously sent the Opt Out Notice to us, there is no need to send it again. If you want to verify that we have previously received this notice, please call 877-875-6955.

Name \_\_\_\_\_ Account Number \_\_\_\_\_

Address \_\_\_\_\_

Signature \_\_\_\_\_

If joint account, either account holder may sign. Please note that we are required to send out statements and IRS reporting forms. Please allow two weeks for processing.



**CHRISTMAS  
CLUB  
SAVINGS  
ACCOUNT**

A Christmas Club Account  
makes holiday saving simple.

**Open your account today!**



### Member Exclusive: Estimate Your Tax Refund in Minutes!

We are pleased to provide our members with access to TurboTax's tax calculator. Want to know what to expect this tax season? With TurboTax's easy-to-use tax calculator, you can quickly estimate your federal tax refund or what you might owe - right from your phone or computer. Plan with confidence and make informed financial decisions today.

As a Scenic Community Credit Union member, you'll also get exclusive savings of 20% on TurboTax products online federal products. Visit our website in early December for a link to TurboTax to log in and lock in your member discount!

Scan the QR code to get started.



### Dividend News

The dividends paid on all regular shares for the fourth 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 October 31, 2025

Members	14,090
Assets	\$169,179,287
Shares	\$143,691,021
Consumer Loans	\$126,840,608
Business Loans (21)	\$3,733,282

### Volunteer Opportunities at SCCU

If you enjoy helping others by giving your time and talent, we'd like to hear from you! SCCU is a not-for-profit financial cooperative, which is made up of a 5-member Board of Directors and various committees -- all of whom are volunteers from our membership. If you are interested in volunteering at SCCU, please send a brief resume to:

Scenic Community Credit Union  
ATTN: Board of Directors  
PO Box 1058  
Hixson, TN 37343

### Holiday Closing

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

**MARTIN LUTHER KING DAY**  
Monday, January 19, 2026

**PRESIDENTS DAY**  
Monday, February 16, 2026