

## Open Enrollment: What to Review Before Choosing Your Benefits

Open enrollment can sneak up quickly, bringing premiums, deductibles, acronyms, and deadlines. Rather than automatically choosing last year's benefits, take time to review your options. The decisions you make can affect your healthcare costs, financial security, and household budget all year.

### What to Review During Open Enrollment

Start with what changed. Marriage, divorce, a new dependent, income changes, new prescriptions, planned procedures, or more specialist visits can all shift which plan fits best.

### How to Choose a Health Insurance Plan

Look beyond the monthly premium. Compare health insurance deductibles, copays, coinsurance, out-of-pocket maximums, prescription coverage, and provider networks. Confirm that your doctors and medications are covered.

The stakes are significant: average annual premiums for employer-sponsored family coverage reached \$26,993 in 2025, with workers contributing \$6,850 toward that total. A lower premium may save money each paycheck but cost more if you expect substantial medical care.

### Protect Your Budget

Estimate your prescription costs, appointments, and procedures. Then consider what you could comfortably pay toward a deductible in an emergency and whether your savings could absorb an unexpected bill.

### Review the Rest of Your Benefits

Health insurance gets the most attention, but dental and vision coverage, life and disability insurance, retirement plans, employee assistance programs, and tax-advantaged accounts can also provide meaningful value.

If you're eligible for a Health Savings Account (HSA), contributions may be tax-deductible or made pre-tax, earnings can grow tax-free, and withdrawals for qualified medical expenses can be tax-free. Review Flexible Spending Account (FSA) rules too, including your employer's deadline, carryover, or grace-period provisions.

### Revisit Retirement Savings

If your employer offers a retirement plan match, consider contributing enough to receive the full benefit if your budget allows. Even a modest increase may make a meaningful difference over time.

### Make the Most of Available Resources

Benefits decisions can feel overwhelming. If healthcare costs, credit card balances, medical debt, or other challenges are straining your budget, our trusted partner GreenPath offers free financial counseling. A certified counselor can help you understand your options, prioritize expenses, and build a plan for your immediate needs and long-term goals.

### GreenPath Financial Wellness

As a valued member of Scenic Community Credit Union, your financial health is our priority. We've partnered with GreenPath Financial Wellness to offer free counseling, guidance, and education resources. Visit us online or call 877-337-3399 to connect today.



# International Credit Union Day October 15, 2026

## What is International Credit Union (ICU) Day?

ICU Day has been celebrated on the third Thursday of October since 1948 and is designed to create awareness and celebrate the ways credit unions improve the lives of their members around the world. It is the one day a year the entire movement takes the time to share with our communities about credit unions and when people learn what a credit union is and how it works. On this day, the global credit union movement celebrates 77 years of ICU Day under the theme "A Steady Signal in a Noisy World", to remind members in a world full of uncertainty and constant change, credit unions remain a steady signal" rooted in trust, people, and community. Credit Unions truly have the perfect business model to make a commitment to members and communities across the world. The global credit union movement is now more than 400 million members strong, and they are served by more than 67,000 credit unions in 100 countries.

## What makes Credit Unions unique?

**Equal Ownership-** Credit unions are democratically controlled and member-owned and member-operated. Each member has equal ownership and one vote regardless of how much money he or she has in savings.

**Not for Profit-** Credit unions are not-for-profit financial cooperatives that provide a safe, convenient place for members to save money and access loans and other financial services at reasonable rates.

**Social Purpose: People Helping People-** Credit unions exist to serve their members, not to make a profit. Every member counts, including those of modest means. This "people-first" philosophy impels credit unions and their employees to get involved in their community and support worthwhile causes.

**Volunteer Leadership-** Each credit union is governed by a volunteer board of directors elected by and from the credit union's membership.

**Financial Education for Members-** Credit union place particular importance on educational opportunities for their members and the public to help everyone become better-educated consumers of financial services.

**Trust-** Lately credit unions have received positive press for being trustworthy and resilient institutions during a tumultuous time. Credit union members worldwide can be proud of these accomplishments and rest assured their money is safe.

## Dividend News

The dividends paid on all regular shares for the third quarter of 2026 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, 2026

|                     |               |
|---------------------|---------------|
| Members             | 14,660        |
| Assets              | \$165,396,863 |
| Shares              | \$148,261,462 |
| Consumer Loans      | \$138,019,119 |
| Business Loans (12) | \$3,435,387   |

## Holiday Closing

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

### COLUMBUS DAY

Monday, October 12, 2026

### VETERANS DAY

Wednesday, November 11, 2026

### THANKSGIVING DAY

Thursday, November 26, 2026

### CHRISTMAS EVE (CLOSE AT NOON)

Thursday, December 24, 2026

### CHRISTMAS DAY

Friday, December 25, 2026

### NEW YEAR'S EVE (CLOSE AT 3)

Thursday, December 31, 2026

### NEW YEAR'S DAY

Friday, January 1, 2027