



65th Annual Meeting to Be Held February 26, 2019

The 65th Annual Meeting of the membership will be held on **Tuesday, February 26, 2019, beginning at 6:30 in the evening.** Refreshments will be served from 6:00 until 6:30 p.m. The meeting will take place in the **Christian Activities Center of The Gathering Church**, located adjacent to the main office of Scenic Community Credit Union, 4503 Hixson Pike, Hixson, Tennessee. 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.

The Board of Directors shall consist of nine (9) members of the Credit Union. At each annual meeting of the Credit Union three (3) members shall be elected to the Board of Directors for terms 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.

Any qualified member interested in being considered for these positions 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 Monday, February 11, 2019, 5:00pm 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 Monday, February 11, 2019, 5:00pm at the Credit Union's main office, 4503 Hixson Pike.

Resolve to save in the New Year!

9-Month Certificate
1.75% APY*
\$10,000 min. balance

15-Month Certificate
2.25% APY*
\$10,000 min. balance

*APY = Annual Percentage Yield.
Penalties for early withdrawal will apply.



SCCU is on Social Media!

Like and follow us to see financial tips, community events, holiday closings, and other updates.



Scenic Community Credit Union



@ScenicCommunityCU

Holiday Closings

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

MARTIN LUTHER KING DAY
Monday, January 21, 2019

PRESIDENT'S DAY
Monday, February 18, 2019



Dividend News

The dividends paid on all regular shares for the 4th quarter of 2018 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	0.10%	0.10%

*Rate - disclosed as Annual Percentage Rates

**APY - disclosed as Annual Percentage Yield

Financial Facts

As of November 30, 2018

Members	12,372
Assets	\$119,982,347.65
Shares	\$103,934,947.27
Consumer Loans	\$80,507,134.52
Business Loans (65)	\$8,570,947.65



Fee and Service Charge Policy

The following schedule represents items or services that are not routine and usually cause additional expense for the Credit Union to perform or carry out. This fee schedule is effective Feb. 1, 2019 except items marked with an asterisk.

FEE TYPE	FEE/SERVICE CHARGE
Fax Transmission	Local - \$0.50 per sheet Nonlocal - \$1.00 per sheet
Certified Checks (Each)	\$3.00
Money Orders (Each)	\$5.00
Incoming Wire Transfer – Domestic (Individual)	\$10.00
Outgoing Wire Transfer – Domestic (Individual)	\$20.00
Incoming Wire Transfer – International (Individual)	\$10.00
Outgoing Wire Transfer – International (Individual)	\$50.00
Incoming Wire Transfer - Domestic (Business Accounts Only)	\$15.00
Outgoing Wire Transfer - Domestic (Business Account Only)	\$25.00
Incoming Wire Transfer - International (Business Accounts Only)	\$15.00
Outgoing Wire Transfer - International (Business Accounts Only)	\$50.00
Courtesy Pay (opt-in required)	\$30.00
Share Draft - Non-Sufficient Funds	\$30.00
Stop Payment - Share Draft or ACH	\$30.00
Stop Payment – Share Draft Via SCCU Home Banking	\$20.00
Share Draft - Copy	\$2.00
Check Return Item on SCCU Payments	\$30.00
Check Return Item Charge (Items Deposited) Individual	\$10.00
Check Return Item Charge (Items Deposited) Business Accounts Only	\$15.00
Check cashing fee (non-members) per on us check	\$5.00
Converting on us check to SCCU cashier check	\$10.00
Certified Mail	\$7.00
Member Request Document Mailed	\$1.00
Photocopy - Per item	\$1.00
Research Time - Per hour (1 hour minimum) - <i>Note #1</i>	\$20.00 member \$25.00 nonmember
Account Reconciliation – (1 hour minimum) - <i>Note #1</i>	\$10.00
Reissue any plastic card - Lost, Stolen, or reissued due to card cancellation	\$10.00
Credit Card - Visa - Late Payment	\$25.00
Credit Card - Visa - Check return item - Credit card payment	\$25.00
Loan Late Charge	5.00% of payment amount or minimum of \$5.00
Bond Coupon - Deposit	\$17.50
Share Account Closing within 180 days of opening	\$10.00
Reissue any plastic card from same account (does not require a new card number)	\$2.00
ACH Electronic Funds Transfer - One time or occasional use	\$5.00
ACH Recurring Electronic Transfers - send money regularly at set time - membersigns agreement form	\$0.50
Account Garnishment/Levy	\$50.00
Return Statement due to incorrect address	\$5.00
Car Fax	\$17.00
Vehicle Title Research	\$2.00
Noting of Lien	Cost
Non-Member Consumer Loan Application (fee waived upon SCCU loan funding)	\$25.00
Loan Payment Extension	\$30.00
Loan Rate Modification – Consumer Loan	\$30.00
Home Equity Loan Modification	0.50% of loan balance, minimum \$100.00
1st Mortgage Loan Modification	0.50% of loan balance, minimum \$250.00

FEE TYPE	FEE/SERVICE CHARGE
Consumer Real Estate Origination Fee	up to 1.00% of loan amount
Mortgage Subordination Agreement Fee	\$250.00
Commercial Real Estate Origination Fee	Up to 1.00% of loan amount
Overnight (Rush) Mail Service	cost
Commercial Real Estate Underwriting Fee (if loan is funded – fee will be applied to Origination fee)	0.50% of loan amount
Proprietary ATM Surcharge (Non-SCCU card)	\$3.00
Use of ATM Card at merchant or non-SCCU or non-Co-Op ATMs – per transaction	\$1.00
Use of Visa Debit card at non-SCCU or non-Co-Op ATMs – per transaction	\$1.00
Overdraft transfer from Money Manager to Share Draft	\$5.00
Overdraft transfer from share to Share Draft	\$5.00
Excessive Coin Deposit	9.9% of \$ value
Debit Card Dispute with Merchant/Filing Fee	\$25.00
Signature Guarantee	\$5.00
Notary Service	Free
Notary Service on non-SCCU related mortgage documents	\$25.00 per signer
Verification of Deposit	\$10.00
Midmonth Statement Printout	\$1.00
Gift Cards	\$5.00
Travel Cards	\$5.00
Reloadable Cards	\$5.00
Paper Statement*	\$2.00
IRA Transfer	\$25.00
Money Manager Service Fee*	\$15.00 per month if balance falls below \$2,500.00
Money Manager Excessive Withdrawal Fee*	\$3.00 per transaction after 6 transactions (monthly)

Fees may change as needed at the discretion of the Board of Directors.

Note 1: After research and/or account reconciliation has taken place and the problem resulted from an error created by the Credit Union, these fees will be waived.

**Effective March 1, 2019.*

Early Redemption Penalty on Certificates of Deposit

Federal Regulation D, Section 2-135, requires financial institutions to have written policies if certificate funds are withdrawn prior to their maturity. SUBSTANTIAL PENALTIES, as follows, represent the policy of Scenic CommunityCredit Union on certificates redeemed prior to their maturity.

- If the certificate term is for one (1) year or less, the penalty is the forfeiture of ninety (90) days interest.
- If the certificate term is greater than one (1) year, the penalty is the forfeiture of one hundred and eighty (180) days interest.
- Except, if the certificate is withdrawn or redeemed within the first six (6) days, the forfeiture of seven (7) days interest is required, per Federal Regulation D, Section 2-135.

Each certificate upon maturity will automatically be renewed for the same period, at the rate of interest being paid by the Credit Union, on the date of renewal, unless written instructions are received by the Credit Union to do otherwise, prior to the maturity date.

SCCU Members Save on TurboTax

The tax laws have changed, but TurboTax is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund.



And, as a credit union member **you can save on TurboTax** this tax season. To access the member discount, click on the TurboTax web banner located on the homepage of **www.MySCCU.com**. Start today and save!

Visit <http://turbotax.intuit.com/lp/you/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

MySCCU.com Gets an Upgrade

In the coming weeks, www.MySCCU.com will be getting a facelift! It will still contain all the information that you are used to, plus some new features to help you reach and maintain financial peace of mind.

What's new:

- Apply for membership online
- Find tips and articles to help you manage your finances
- Easily visit MySCCU.com on your phone or tablet – the new website scales to fit your screen!

What's the same:

- Online Banking will stay the same – no need to worry about learning a new system.
- Mobile App – the Online Banking mobile app will stay the same, as well.



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:

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 423-875-6955.

Name _____

Address _____

Account Number _____

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.

America Saves Week

America Saves week is the last week in February! Tax season is the PERFECT time to start saving, since your tax refund is the biggest windfall most Americans get all year long. Between February 25 to March 2, we'll be sharing ways you can get your finances in order for 2019 by putting your tax refund to good use. Watch for tips and tricks online, in branches, and on SCCU's social media (don't forget to like and follow us!).



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 9-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