



68th Annual Meeting to Be Held March 24, 2022

Join us on March 24th for our 68th Annual Meeting! The meeting 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. **Please check www.MySCCU.com or call (423) 875-6955 in February to see if there are any COVID-related changes for this meeting.**

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 (2) Board positions are up for election at this annual meeting. 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 5:00pm on Thursday, March 10, 2022, 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 5:00pm on Thursday, March 10, 2022 at the Credit Union's main office, 4503 Hixson Pike.



Members 55 and up get more.

Open a Member Plus Share Draft today.

- Earn interest on your checking balance
- 10% discount on every check order
- 2 free money orders or cashier's checks per year

Terms and conditions apply. Members 55 and over and military members are eligible to apply for a Member Plus Share Draft. Visit MySCCU.com/checking for details.

Dividend News

The dividends paid on all regular shares for the fourth quarter of 2021 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 October 31, 2021

Members	13,215
Assets	\$145,872,348
Shares	\$129,237,637
Consumer Loans	\$78,490,264
Business Loans (56)	\$5,209,884

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 Closings

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

MARTIN LUTHER KING DAY
Monday, January 17, 2022

PRESIDENT'S DAY
Monday, February 21, 2022

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**.

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**TAX SOLUTIONS
AND SAVINGS
FOR MEMBERS**



SCAN THE QR CODE TO VIEW SAVINGS
TaxServices.LoveMyCreditUnion.org



The Checking Account That Will Fit YOU

Basic Share Draft

A no-nonsense checking with no montly service fee, so you can get on with important things in life.

Member Plus Share Draft

An account with more perks for our **military members (active and retired)** and **members age 55 and up**.

- Earn interest on your checking when you maintain a balance of at least \$100
- 10% discount on every check order
- 2 free money orders or cashier's checks per year during the month
- \$4 monthly service fee ONLY IF balance falls below \$100 at any time

Member Select™ Share Draft

Our premium checking account, because you deserve the best.

- Earn a premium interest rate on your checking when you maintain a balance of at least \$1,500
- 1 free Skip-a-Loan-Payment per year on eligible SCCU loans
- 1 free box of basic checks per year
- 3 free money orders or cashier's checks per year during the month
- \$8 monthly service fee ONLY IF balance falls below \$1,500 at any time

Stop by your local branch to ask about which Checking Account is best for your needs or go online to MYSSCU.com/checking for more information.



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 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.