



## 4 Ways Scenic Community Credit Union Can Help Fund Your Summer Vacation

Summer means flip-flops and sandy beaches, sunscreen and baseball, fireworks and ice cream — and expensive vacations.

Perhaps you're really needing to get away this summer, so you have the perfect vacation all planned out.

As a member of Scenic Community Credit Union, you have access to a variety of convenient products that can help cover the costs of your trip with minimal effort on your part.

Here are four ways Scenic Community Credit Union can send you packing for your dream summer getaway.

### Special Savings Account

It's easier to save up for a specific goal when you separate the funds you're earmarking for that goal from all other savings. When you open a savings account at Scenic Community Credit Union with the express purpose of using it to accumulate funds for a special purpose such as a summer vacation, you'll always know exactly how much money you've saved up for your getaway. Plus, your money will grow, so you'll reach your goal sooner.

You may have already started saving up for summer expenses in your regular savings account. Move that money into your special savings account now so your vacation funds are in one easy location.

To be certain you're socking away enough money to cover your getaway, create a vacation budget now. Realistically, how much money will you need to cover the costs of your trip? Next, determine when you'd like to go and count the number of weeks or months left until your vacation date. Work out the exact amount you'll need to save each week or month by dividing your total vacation budget by the number of weeks or months left to go before your trip. You can trim your budget, sell some stuff you don't use anymore or take on a side hustle to come up with the necessary savings. Finally, link your checking account and your designated special savings account — and set up a direct deposit — so that your summer savings can grow almost effortlessly.

### Personal Loan

If you think you can't possibly save up enough money to fund your vacation in time, consider taking out a Personal loan instead. When you take out a Personal loan at Scenic Community Credit Union, you'll get the funds you need for your dream getaway. And best of all, with our affordable rates, you won't go broke paying it back! Speak to us today to find out more about this fantastic option and if you qualify for a personal loan.

JULY 2025 NEWSLETTER  
(423) 875-6955 || [www.MySCCU.com](http://www.MySCCU.com)



### SHARE YOUR TRAVEL STORY

Enter to Win \$1,000 + a CU Travel \$199 Premium Membership

### TRAVEL MORE, SPEND LESS!

Not only can you win \$1,000 towards hotels, but CU Travel members also get exclusive hotel discounts! Learn more at: [Credituniontravel.com/cu/mysccu](http://Credituniontravel.com/cu/mysccu) Terms & Conditions Apply

### Dividend News

The dividends paid on all regular shares for the second-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 April 30, 2025

Members	14,677
Assets	\$161,552,911
Shares	\$144,704,995
Consumer Loans	\$127,952,389
Business Loans (12)	\$3,781,406

### Funds Availability Policy Update

Effective July 1, 2025, the "Funds Availability" policy will have the following two changes for check holds;

- The next day availability will increase from \$225 to \$275.
- The exception hold for large deposits of checks totaling \$5,525 will increase to \$6,725.



## Holiday Closings

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

### LABOR DAY

Monday, September 1, 2025

### COLUMBUS DAY

Tuesday, October 13, 2025

## Fee Schedule Notice

Our fee schedule is available for viewing at any time. 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**.

## Skip A Payment

If you're desperate for a vacation in more ways than one, consider taking a break from some of your financial responsibilities this summer. Scenic Community Credit Union allows qualifying members to skip one loan or credit card payment during this expensive time of year. By choosing Skip-a-Payment, you'll get the break you need without hurting your credit or defaulting on the loan. However, your loan or balance payment plan will extend for another month, and the interest on the skipped payment will be integrated into the principal of your loan.

Skipping a payment is not recommended for members who are struggling to get on top of their finances. But, if you're in a financially comfortable place and just need some extra breathing room this time of year, skipping one monthly payment can be a great way to help you cover the costs of your summer getaway.

## CU Travel Member Benefits

We partner with CU Travel to give our members exclusive access to unbeatable hotel discounts, travel perks, and rewards-- helping you travel more for less! With CU Travel, you'll enjoy:

- Member-Only hotel deals that beat major travel sites.
- Travel rewards; especially when you use your Scenic Community Debit or Credit cards.
- All-in-one booking platform for hotels, flights & car rentals.

Create your free CU Travel account today and start saving on your next getaway by visiting [mysccu.com/explore-rewards-and-perks](http://mysccu.com/explore-rewards-and-perks)

# Make Time for What Matters.

# Your Vacation Starts with SCCU.

Apply for a personal loan  
in person or scan the QR  
code to apply online!

