

South
Central
Credit
Union



Member Newsletter

Winter 2012
Routing Number: 272481680

REAL People. REAL Service. REAL Difference.



ATTENTION:

In order to serve you better, all branches are now opening at 10AM on Wednesdays to allow time for more staff training.

MAIN BRANCH

958 W. Monroe Street
Jackson, MI 49202
Phone (517) 787-2220
or (800) 336-8210
Fax (517) 787-7082

Lobby Hours:

Mon, Tu, Th, Fri 9AM to 5PM
Wed 10AM to 5PM
Sat 9AM to 2PM

Drive Thru Hours:

Mon-Thurs 9AM - 5:30PM
Fri 9AM to 6PM
Thurs of State Pay Week
9AM to 6PM
Sat 9AM to 2PM

24-Hour ATM Available

COOPER STREET

3600 Cooper Street
Jackson, MI 49201
Phone (517) 787-2220
Fax (517) 787-8557

Lobby Hours:

Mon, Tu, Th, Fri 9AM to 5PM
Wed 10AM to 5PM

24-Hour ATM Available

ADRIAN

2000 Curtis Road
Adrian, MI 49221
Phone (517) 266-1994
Fax (517) 266-1944

Lobby Hours:

Mon, Tu, Th, Fri 9AM to 5PM
Wed 10AM to 5PM

PERSONAL TELLER

(517) 787-4636

FIND SERVICE CENTER LOCATIONS

(800) 800-9700
or text 692667 (mycoop)
with an address, intersection or
zip code from any mobile
phone. Standard text
messaging rates apply.

2011 Alice Campbell Scholarship



Three \$1,000 Scholarships to be given away for use during the Fall semester of 2012. Stop in any branch for details and an application. Information and applications may also be downloaded from the SCCU website. Completed applications **MUST** be postmarked on or before February 25, 2012 to be considered.

Get a chance to win \$15,000 with TurboTax.

Try any TurboTax® Online product for FREE* and get a chance to win \$15,000* Let TurboTax guide you step by step like a GPS to your maximum refund, guaranteed.*
Stop in for more information!



As allowed by law you are entitled to order one free credit report a year from each of the three nationwide credit bureaus. Order yours by calling 1-877-322-8228 or www.annualcreditreport.com.

BONUS CHECKING

A New Way of Saving!

Stop in and sign up to take advantage of our Bonus Checking.

With Bonus checking you will receive:

- Higher Dividend rates currently 2.5% (subject to change with out notice)
- E-Statements, saves time, paper and secure delivery.
- No Minimum balance



NCUA

Deposit Insurance

The increase of coverage from \$100,000 to \$250,000 has been made permanent. The National Credit Union Share Insurance Fund is a federal insurance fund backed by the full faith and credit of the U.S. Government.



DATES TO REMEMBER

- PACZKI DAY! - FEB 21
- ANNUAL MEETING - APRIL 10
- MEMBER APPRECIATION DAY - JUNE 22
- CREDIT UNION CLOSING EARLY ON APRIL 13TH - 3:00 PM



Just file it! We'll help.

FREE state and federal tax preparation resources provided by credit unions

The Just file it! program is available to anyone in need of tax services no matter what their income level. All that is required to use the Just file it! program is a computer, Internet access, a Web browser and a printer. The program uses a free, Web-based software program, posing questions to users and offering assistance via online chats.

SSCU Annual Meeting

Join us on Tuesday the 10th of April @ 6 p.m. at the Monore St. offices. Board elections will be held and scholarship winners will be announced.



Time for a new car ?

We're offering loan rates as low as 2.99% APR*! In the market for a new or used car? How about sprucing up your home? Whatever your need is, we probably have a loan that can help you out. Because our loans are approved in house, you'll never wait days or weeks to find out if you've been approved or not. Stop by and talk to a loan rep today!

*All rates are designated as low as APR (Annual Percentage Rate) and are periodically set and subject to change without notice. All stated APR are for qualified borrowers only. All loan rates are fixed for the term, except for Home Equity loans.

positivelymichigan!

where credit unions are making a difference

FEE FREE DEBIT CARDS



South Central Credit Union continues to offer fee free debit cards. Why pay a monthly service charge, stop in and open your account today.

The Savings Keep Growing With Invest in America! Visit LoveMyCreditUnion.org for more details.

Facebook Fan Page Switch



We've loved being your friend, but Facebook has made quite a few advancements to their Fan pages (like notifying us when you write on our wall) that make it a better solution for everyone. Fan pages keep your profiles private and who doesn't love that?

Looking forward to seeing you on our new page to keep up with all of the latest updates, contests, and special announcements!