

# THE UPDATE

News and Information from your SC National Guard FCU

January 2024

Happy New Year! **2024**

## From the President

### Looking Ahead in 2024

As we move into another new year, inflation has slowed considerably from where we were this time last year, and it seems the U.S. economy could be on its way to the proverbial "soft landing". That may be the case, but there are major factors still in play.

We know that 2024 will begin with multiple foreign conflicts and end with a presidential election, both of which can have an impact on the economy. If the last few years have taught us anything, it is that we have no idea what may happen in the in the months in between.

One thing you can count on this year is that we will be with you along the way. Credit Union representatives will see you at the National Guard Association of South Carolina in March. Then we invite you to join us at the 58th Annual Membership Meeting in April. Over the summer, we will be present to give college scholarships through the South Carolina National Guard Foundation.

While those events are important, you can also count on your Credit Union to be by your side every day no matter what the year brings your way. Since 1966, we have been with you for life's highs, lows, and everything in between because we are committed to serve those who preserve our freedom.

Best wishes for a great year,



Travis C. Hall

## 58th Annual Membership Meeting

WEDNESDAY, APRIL 10TH @ 3:00 PM

Join us for the 58th Annual Membership meeting of the SC National Guard Federal Credit Union on Wednesday, April 10th at 3:00 pm in the TAG Building Auditorium at 1 National Guard Rd.

This year the membership will vote to fill 3 three-year seats on the Board of Directors and 3 three-year seats on the Credit Committee. If you have an interest in volunteering your services please contact the Nominating Committee, at PO Box 9366, Columbia SC 29290-0366.

Potential candidates are reminded of the following criteria for volunteer work with the Credit Union:

- Nominee must be a member of the Credit Union in good standing
- Agree to a credit report check
- Provide a brief biography and statement as to how his or her nomination would benefit the Credit Union
- Indicate the willingness to be educated in credit union philosophy, duties and responsibilities
- Have the ability to attend Credit Union meetings in Columbia during business hours
- Have the ability to attend leadership/volunteer conferences outside the Columbia area.

Per the Credit Union bylaws, there will be no nominations from the floor at the Annual Meeting if there are sufficient nominations from the nominating committee, or by petition, to provide at least one nominee for each open position. A petition for nomination is available upon request at the Credit Union. Petitions must be signed by at least 1% of the Credit Union membership (this currently equals 60 signatures). Petitions are due back to the Credit Union at least 40 days prior to the annual meeting.

Door Prizes this year total \$1,000

*We look forward to seeing you there!*

**Note: All branches will remain open for normal business hours**

## Direct Deposit of Your Tax Refund

*Get your 2023 tax refund quicker, easier and safer with direct deposit from the IRS.*

To have your refund automatically deposited into your account, on the direct deposit line on your tax form, enter the Credit Union's routing number, 253978743, and your account number.

## PRIVACY POLICY

SCNG FCU's Privacy Policy and Agreement can be found on our website at [www.scnationalguardfcu.org](http://www.scnationalguardfcu.org) on the Disclosures page under the About tab.

If you have any questions or would like a printed copy, please contact us at (803)799-1090 or toll-free at (800)922-6310.

## Board Declares 0.15% APY Dividend for 4th Quarter 2023

*The annual percentage yield applies to all share, club and organizational accounts.*

*The dividend rate on checking is .05% APY*

Contact the Credit Union at (803)799-1090 or Toll-free 1(800)922-6310 for additional information

**Proud To Serve Those Who Preserve Our Freedom**

# Looking Out for You...

## Keep Your Information Secure

These days it's harder than ever to determine if a text, email, or phone call is legitimate or if someone is trying to steal your money and/or your personal information. Here are some security steps to take to help keep your money and personal information secure.



- **Use Antivirus Protection.** No matter the type of computer you have (Windows PC or Apple), you need to make certain to have an antivirus. Both Windows 10 and 11 have Microsoft Defender Antivirus to help shield your PC from threats - make sure this is turned on in settings. Also, Apple has built-in security that is always on. You can always get additional protection if needed.
- **Automatically Update Software.** Allow your smartphone, computer, and router operating systems to automatically update. This ensures that you have the latest security patches for these devices.
- **Use Multifactor Authentication (MFA).** Multifactor authentication offers another layer of security when accessing personal information. If someone steals your password and tries to access your account from an unrecognized device, the account isn't accessible until you respond with a secondary proof of identity, such as a one-time code sent to your cell phone or email address on file.
- **Use Safe Payment Methods.** Use payment methods such as credit cards and PayPal, which offer legal protections that aren't found with other payment methods. Gift cards and P2P payment apps like Venmo and CashApp offer little to no recourse if you get scammed. Use these only with people and businesses that you know.
- **Delete Old Accounts.** Shut down accounts that you no longer use and delete the apps. The more digital accounts you have the more likely you are to have your personal information compromised.
- **Do Not Share Personal Information.** Online social media accounts don't need to contain your mother's maiden name, favorite food, your birthday, etc. This information is just waiting for scammers to gather and use to answer your security questions when trying to access your accounts. Also, don't give this information to anyone over the phone.
- **Take Your Time.** Scammers often want you to take action immediately. Slow down and think through what is being asked of you. Does it sound too good to be true? You can always respond at a later time using a different method than you were contacted. If you receive an email or a text from an organization, you can pick up the phone and call a local office to confirm the validity of it. Sometimes, just this small step will keep you from losing hundreds or even thousands of dollars.

## HOURS & LOCATIONS

### Main Branch

1225 Bluff Rd, Columbia, SC 29201  
PO Box 9366, Columbia, SC 29290  
(803)799-1090 / (800)922-6310  
(803)299-4333 / Fax (803)254-6315  
Monday - Friday 9:00 am - 5:00 pm

### McEntire Branch

1325 SC Rd, Eastover, SC 29044  
PO Box 9123, Columbia, SC 29290  
(803)783-2793 / (877)504-0898  
Fax (803)783-2099  
Monday - Friday 8:00 am - 4:00 pm  
Drill Saturdays 9:00 am - 1:00 pm

Guard Plus (automated) ~ (866)851-7587 or [www.SCNationalGuardFCU.org](http://www.SCNationalGuardFCU.org)

## Shred Week Dates:

January 22nd - 26th @ McEntire

March 4th - 8th @ Bluff Rd

April 22nd - 26th

@ Both Branches



It's never too early to start  
planning for the future

Open a Christmas Club  
Account **TODAY!**

## HELP US PROTECT YOUR ACCOUNTS

- ~ Log on to Guard Online regularly and review your transactions.
- ~ Tell us right away if you notice unauthorized transactions.
- ~ Keep us informed. If your purse or wallet is stolen, notify us immediately so that we can place a freeze on your account(s) - this will prevent unauthorized withdrawals of funds.

If you suspect that your account information has been compromised, a quick response is your best defense.

Access your accounts 24/7 through Guard Online @ [www.SCNationalGuardFCU.org](http://www.SCNationalGuardFCU.org) or use the app!

## Event Calendar

Please visit us at [www.SCNationalGuardFCU.org](http://www.SCNationalGuardFCU.org) for the most current News & Updates

January 1



New Years Day  
CU CLOSED

January 15



MLK Jr Day  
CU CLOSED

February 19



Presidents Day  
CU CLOSED

April 10 @ 3pm



Credit Union  
Annual Membership Mtg

May 27



Memorial Day  
CU CLOSED

June 19



Juneteenth  
CU CLOSED

The Update is published quarterly for the members of SC National Guard FCU. Our mission is to provide the South Carolina National Guard family financial products in a safe and sound environment in a continuously changing world.