

# THE UPDATE

News and Information from your SC National Guard FCU

April 2024



58<sup>th</sup>

## SC National Guard FCU 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. The Nominating Committee of SCNG FCU, lead by Chairman Richard Hammett, has submitted the following nominees for vacant positions:

**Board of Directors:**

Mitch Campbell  
Cathy Shaw  
Nathan Young

**Credit Committee:**

Eleazer Carter  
Rudy Crumpton  
Gary Grant

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.

Door Prizes this year total \$1,000

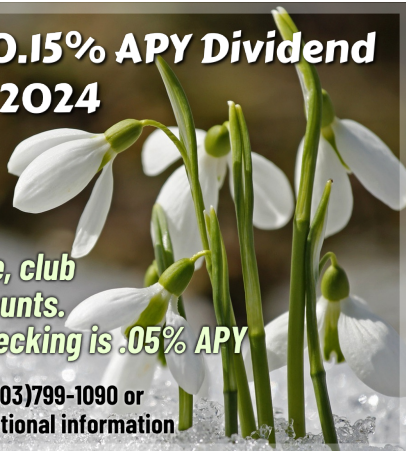
*We look forward to seeing you there!*

Note: All branches will remain open for normal business hours

### Board Declares 0.15% APY Dividend for 1st Quarter 2024

*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



## From the President

### Spread the Word

If I told you that you could help a fellow member of the South Carolina National Guard family, and it would not cost you a penny, would you help?

I recently had the opportunity to speak with a soldier who had been denied assistance at another military credit union. He said, "They don't care about this uniform."

We exist solely to serve the men and women of the South Carolina National Guard so we took the time to figure out how we could help. The solution to his problem was not difficult. It just took a little bit of time and a desire to assist one of our own.

How can you help? Tell everyone about us. The more our membership grows, the more people we can help. Military or civilian personnel assigned to the Air or Army National Guard in the state of South Carolina, employees of the State Military Department, members of the NGASC, or individuals retired from those organizations are eligible for membership. Family members of existing SCNG FCU members may also join.

At SCNG FCU we will always care about and respect the uniform.

Best Regards,

Travis C. Hall



## Are you moving?

To avoid a \$3 Returned Mail Fee, make sure you update your address with SCNG FCU.

## INACTIVE/DORMANT Accounts

A dormant account fee of **\$5 per month** will be assessed for any account which has had no activity for twelve (12) months. The fee will begin with the 13th month of inactivity. Please contact the Credit Union for questions or information on how to avoid this fee.

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.

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



# Looking Out for You...

## Social Engineering - What is it?

Social engineering is a technique used by fraudsters to trick you into providing your login credentials and other confidential or sensitive information. This information is then used to access your accounts and commit fraud. Most victims don't even know they've fallen prey to social engineering until their money or identity has been taken. There are several ways that fraudsters get your personal information:

- **Phishing** - sophisticated emails used by hackers to trick you into giving them access to some kind of account, login, or financial information. These emails usually have a sense of urgency and often seem too good to be true or threaten you with punitive action if you don't respond quickly.
- **Vishing** - similar to phishing, these are sophisticated phone calls trying to trick you into giving a fraudster access information, usually by threatening you with arrest or some type of punitive damage.
- **Impersonation** - fraudsters send emails or texts pretending to be your boss, someone from an IT team, or a delivery company. Their goal is the same - extracting money or data from you.
- **SMiShing** - these attacks occur through SMS text message, usually claiming unauthorized activity has happened on your account and you must click a link to verify information.

While there are many forms of social engineering - phone calls, emails, text messages, etc. - the goal remains the same for the fraudster: persuade you to give them confidential information that they can use to commit fraud.

Never provide personal information to anyone until you have verified them. If you receive a call from someone claiming to be from SC National Guard FCU and it seems suspicious, get their information, then hang up and call us at 803-799-1090 to verify.

**SC National Guard Federal Credit Union, will never ask for personal/private information via email or text message.** If you get an email or text message that appears to be from SC National Guard FCU requesting confidential information, such as passwords, account numbers, and user IDs, please delete it immediately.

The bottom line...if something seems suspicious in a phone call, email, or text message please take the time to contact that person or business using a different method to confirm that it is legitimate before responding. This may be all it takes to keep your identity and confidential information safe from social engineering fraud.

## 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 | [www.SCNationalGuardFCU.org](http://www.SCNationalGuardFCU.org)

## TRAVEL NOTICE

Please notify us if you plan to travel this summer  
**PRIOR TO LEAVING**

so we can make sure you have access  
 to your accounts while you are away!

Looking for a credit card with no annual fee  
 and a low rate?



We offer a low 11.90% for all purchases and cash advances with no transaction fees!

## SHRED WEEK DATES:

APRIL 22ND - 26TH  
 @ BOTH BRANCHES

JUNE 3RD - 7TH  
 @ MCENTIRE

JULY 22ND - 26TH  
 @ BLUFF RD



## FRAUDWATCH® PLUS

FRAUD PROTECTION FOR DEBIT CARDS

LOST/STOLEN: 1(833)337-6075  
 OUTSIDE USA: 1(614)564-5105



## Event Calendar

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

April 10 @ 3pm



Credit Union  
 Annual Membership Mtg

May 27



Memorial Day  
 CU CLOSED

June 19



Juneteenth  
 CU CLOSED

July 4



Independence Day  
 CU CLOSED

September 2



Labor Day  
 CU CLOSED

October 14



Columbus Day  
 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.