



THE *SCUpe*

Shuford Credit Union's Annual meeting is coming up
Make your plans now to attend!

Date: Saturday March 3, 2018

Time: 9:00am

Location: Catawba Country Club



Catawba
Country Club

Shuford Credit Unions policy and procedures for electing Board Members are as follows:
Only qualified candidate are nominated for any board seat.

The Nominating Committee:

At least 60 days prior to each annual meeting, the chairman shall appoint a nominating committee to nominate at the annual meeting at least one member for each vacancy, including any unexpired term vacancy, for which elections are being held. Only members in good standing who are bondable may be nominated. Any members, who wish to petition to run, if not selected by the nominating committee, may do so by submitting a written request along with 100 member signatures. Petitions must be received at least 20 days prior to the election.

The voting:

The nominating committee shall report the results of its recommendations and any petitions. The chairman shall appoint tellers to distribute the ballots, the vote shall be taken and tallied by the tellers, and the results announced. Any changes in this policy or procedure must be given to the membership at least (60) days before becoming effective. All elections shall be determined by the majority vote and shall be by ballot unless otherwise provided or when there is only one nominee for the office.

If you have questions or comments, please contact Jerry Gaillard at 828-568-1234 ext. 202



Make your SCU loan payment by phone

It's this simple:

1-Call us at 568-1234

2-Give us your debit /credit card information

3- A SCU member service representative will apply the payment to your SCU loan.



SCU's New checking accounts:

Select Checking

No Minimum Balance
No Monthly fees w/ Electronic Statements
FREE VISA Debit Card
FREE Internet Branching
FREE Mobile Banking
FREE Audio Response (24/7)

Superior Checking

No Minimum Balance
*Interest Bearing
FREE VISA Debit Card
FREE Internet Branching w/10 FREE BillPay
FREE Mobile Banking
FREE Audio Response (24/7)
FREE Paper Statement or Electronic Statement

Yay!

Plus all these added benefits:

- **Cell Phone Protection**
Plan Covers up to 3 cell phones and 2 claims per year.
Reimbursement for repair -or -replacement of damaged or stolen phone.
Up to a \$300.00 per claim/\$50.00 deductible. If you have Insurance already you may file claim on both.
- **Identity Monitoring**
Full and complete Credit Bureau Credit Reports that update every 90 days or at the time of an alert.
Text or email alerts / (no text or email – no activity, meaning no news is good news)
Child Identity availability – enroll all dependents as part of family coverage
10,000.00 Identity Theft expense Coverage
Assigned case worker for immediate and ongoing service.
- **Gift Card Discount Program**
Receive a \$25.00 gift card for only \$20.00. One card per month. Gift cards can be purchased by accessing the www.eclubonline.net website. Many retailers available
- **Shopping Rewards**
Online deals and cash back options on total purchase
- **Health Discounts Including Prescriptions Dental and Vision**
Access to discount health card. Listing of providers and stores with phone and addresses.
- **Debit Advantage**
90 Day Buyer's Protection on purchases that covers anything that is not alive or on the purchase of eggs. One year extended Manufactures Warranty.

All for just \$4.95 per month/ \$1.00 going to Charity**

Feel free to access the website www.eclubonline.net or download the mobile app.
By going to the Google Play Store {Android phones} or the App Store {iPhone}

*Interest of 0.25% providing you maintain a \$500.00 Checking account balance the entire month

**Credit Unions are about People helping People. Therefore charitable contributions may change from year to year.
Shuford Credit Union Board of Directors will announce the recipient of the contributions annually.
The recipient of the 2018 charitable contributions will be Safe Harbor Rescue Mission