



OWNERS' MANUAL

Your Membership Guide To
Space Coast Credit Union

Your life. Your financial watchdog.

THANK YOU FOR CHOOSING SPACE COAST CREDIT UNION!



We appreciate the trust you placed in SCCU and giving us the opportunity to help you with your recent financial need. We take seriously our responsibility to protect your interests during life's moments when you need a trusted financial partner.

Space Coast Credit Union (SCCU) is much more than a loan or a place to keep your checking account. We're a financial cooperative, owned by members like you. We exist solely to serve our members with a variety of products and services.

You may not be in need of all of our services today, but as you go through life you will have changing financial needs, and we will be there every step of the way. Please take a moment to explore these pages to get started using your credit union, and for an overview of our products. You may also visit sccu.com for the most up-to-date information.

Our promise to you is: "Honest people. Trusted products. Time valued." We look out for our members' financial interests, and our Team Members genuinely care about our members. We only recommend the products that are right for you, and we ensure you understand your product terms. We want to know how we're doing delivering on our promise, so we ask that you please share your feedback in our member surveys.

Thank you again for your membership. We look forward to serving you today and in the years ahead!

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GET THE MOST OUT OF YOUR MEMBERSHIP.

Banking when and where you want it – online, mobile, over the phone, and in person.

- ✓ **ENROLL IN ONLINE BANKING.** Access your accounts online at your convenience. Easily monitor accounts, transfer funds, and pay bills and other people. Enroll at SCCU.com.
- ✓ **GO PAPERLESS!** Choose e-Statements over mailed paper statements, offering greater convenience and security benefits—which means less worry for you!
- ✓ **ENROLL IN DIRECT DEPOSIT.** Enjoy the safety and convenience of having your paycheck automatically deposited. You'll receive your pay a day early with Priority Pay.⁵
- ✓ **DOWNLOAD OUR MOBILE APP.** Manage your accounts from the palm of your hand anytime, anywhere with our mobile banking app available for Android™ and Apple™ devices! You can quickly check balances, transfer money, pay other people, make payments, and deposit checks by uploading pictures of them from your phone!
- ✓ **MONITOR AND PROTECT YOUR CARDS.** With Card Controls, you can easily turn a card on or off if it's lost or stolen, set preferences, control usage, and customize alerts, all from the SCCU Mobile app.
- ✓ **SET UP PAYMENTS.** Conveniently pay your loans using Online Banking or our mobile app. You can transfer money from your SCCU savings or checking account to pay your loan all in one place. You can also set up external payments from a checking account at another financial institution, or pay your loan with a debit card over the phone. Recurring loan payments offer added convenience by automatically paying your loan, ensuring you will never be late.
- ✓ **SIGN UP FOR FREE ACCOUNT ALERTS.** From transaction activity to low-balance notifications, you can set up custom e-alerts in Online Banking to help manage your accounts and monitor transactions to quickly detect potential fraud.

⁵PRIORITY PAY: SCCU must receive payroll funds from your institution with sufficient time to process early payment.



QUICK FACTS

SCCU began on June 7, 1951, with 6 founding members on Patrick Air Force Base in Melbourne, Florida. Today, we're the third largest credit union in Florida! Our more than 498,000 members entrust us with over \$5.9 billion in assets.

OUR SERVICE AREA

SCCU's presence spans Florida's East Coast, with 61 branches from Flagler to Miami-Dade counties. Service is also offered in many counties throughout Central and Southwest Florida. Membership is open to all who work or live in any of those 29 counties indicated in blue; and once you're a member, you're always a member. Visit SCCU.com for a listing of counties.



WHAT IS A CREDIT UNION?

In many ways SCCU looks like a bank, offering the same services like checking accounts, loans, credit cards, and mortgages, but we differ in one major way. That difference is YOU—our member! You are not a customer; you're a member and owner of the credit union.

SCCU is a not-for-profit, member-owned credit union. We don't have stockholders. We exist solely to serve members, providing you with a safe place to save money and get loans at reasonable rates. We are always watching out for you and your financial future.

ARE MY SAVINGS FEDERALLY INSURED?

SCCU is federally insured by the National Credit Union Administration (NCUA), which provides the same insurance coverage on deposits as the Federal Deposit Insurance Corporation (FDIC), which insures bank deposits. The National Credit Union Share Insurance Fund, administered by the NCUA, insures deposits up to \$250,000. To expand your coverage amount you can go to ncua.gov for additional information.

WHY DO I HAVE TO KEEP \$5 IN A SAVINGS ACCOUNT?

Only members can use the credit union's services, and to establish and maintain membership, each member must keep \$5 in a savings account, which is referred to as "one share." Therefore, every member has one share and equal ownership in the credit union. The \$5 is held until the membership is closed, at which time the \$5 is returned to you.

OUR PROMISE:
HONEST PEOPLE.
TRUSTED PRODUCTS.
TIME VALUED.

WHY DO I HAVE A MEMBER NUMBER AND ACCOUNT NUMBERS?

Every member is assigned a unique member number, used to identify you and your entire SCCU relationship. Your member number is used to enroll in Online and Mobile Banking for the first time and to access your accounts over the phone.

Your member number is different from your account numbers. You only have one member number, but you may have multiple account numbers because you have a unique account number for each product you have with SCCU (auto loan, checking account, etc.). Your account number is used for direct deposits, automatic payments, transfers, and any other transaction-related activity.

MEMBER NUMBER

One number that identifies you as a member-owner of SCCU.

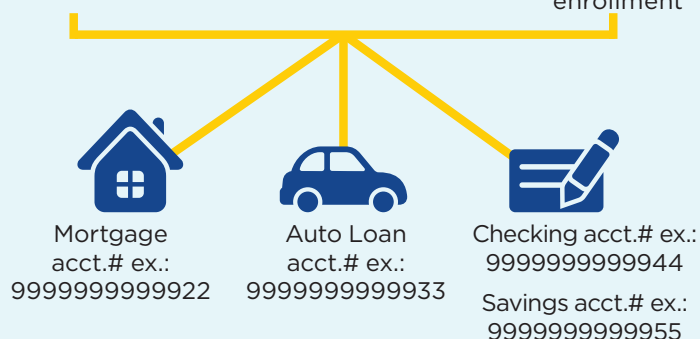
Member number example:
123456789

You use it:



ACCOUNT NUMBERS

One unique number for each product you have with SCCU. Used for direct deposit and automatic payments.



WHAT IS SCCU'S ROUTING NUMBER?

SCCU's routing number is 263177903.

ACCOUNT SECURITY

As an added layer of security, you are assigned a 4 digit Account Access Code to help us identify you. We will prompt you for this access code when you access accounts through telephone banking, or if you lock yourself out of Online Banking. This code is defaulted to the last 4 digits of your social security number, unless you specify otherwise.

Please note that SCCU will never request personal or member account information via an outbound phone call, text message, or email that you did not first initiate. You should never give anyone your card number, PIN, or account information in response to an unsolicited communication.

Visit us at [SCCU.com](https://www.sccu.com) for the latest details and newest information.

This document is current as of 2/1/2021.



Banking made simple.

A checking account is an account for your everyday expenses. You need it to deposit your income, shop, and make payments. We offer different checking accounts to meet members' varying needs, like Free Checking with no monthly fee or minimum balance requirement, or Interest Checking.

ALL SCCU CHECKING ACCOUNTS FEATURE

- ✓ Free Visa® Contactless Debit Card with Visa® Zero Liability¹ for fraudulent transactions
- ✓ Free Mobile Banking, with mobile check deposit
- ✓ Free Online Banking with Bill Pay
- ✓ Free Account Alerts
- ✓ Free ATM transactions at SCCU's 100+ ATMs throughout Central and South Florida
- ✓ Fee-free access to 20,000 ATMs nationwide—1,800 in Florida— with the Allpoint Network
- ✓ Available Overdraft Services
- ✓ Paychecks a day early using Direct Deposit with Priority Pay⁵

Visit [SCCU.com/Checking](https://www.sccu.com/Checking) to see all checking account options.



TIPS AND FAQs

OVERDRAFT PROTECTION – Schedule free automatic transfers from another SCCU account to cover insufficient funds due to a balance oversight or unexpected surprise.

DIRECT DEPOSIT – To make life easier, you can set up direct deposit with your employer by simply downloading the direct deposit form at [SCCU.com/SwitchKit](https://www.sccu.com/SwitchKit) and providing it to your employer.

CARD CONTROLS – Monitor and protect your cards with Card Controls. Easily turn a card on or off if it's lost or stolen, set preferences, control usage, and customize alerts, all from the SCCU Mobile App.

STAY IN CONTACT – Make sure to keep the contact information current on your account! We communicate important information through phone, email, text and mail. Easily update your contact info in the "Settings" tab in Online Banking.

¹Covers U.S.-issued cards only. Does not apply to ATM transactions, certain commercial card transactions, PIN, or other transactions not processed by Visa®. You must notify SCCU immediately of any unauthorized use. For specific restrictions, limitations, and other details, please consult SCCU.

⁵PRIORITY PAY: SCCU must receive payroll funds from your institution with sufficient time to process early payment.



SAVINGS ACCOUNTS

Always great rates on your savings.

Whether you want to save for a specific purchase, create a rainy-day fund, or put something away for the future, we can help you put a savings plan into action. Our savings choices offer a variety of ways to earn on your deposits, and access your money when you need it.

SCCU SAVINGS OPTIONS INCLUDE

- ✓ Money Market Savings: earns interest and allows access to your cash at any time.
- ✓ CDs: secure interest with fixed rates over time, but you can't access until after maturity.
- ✓ IRAs: specifically designed to help you save for retirement.
- ✓ Christmas Club Savings: lets you save for the holidays.

Visit [SCCU.com/Savings](https://www.sccu.com/Savings) to see all savings account options.



TIPS AND FAQs

PERSONALIZE YOUR SAVINGS – Realize your savings goals! Schedule recurring transfers into your SCCU savings account automatically, so you don't have to think about it and the money is deposited before you have time to miss it.

A NOTE ABOUT REGULATION D – Regulation D, also known as Reg D, is a federal law that puts a limit of six transactions per month on certain types of electronic transfers and withdrawals from your savings or money market account. These transactions include online and telephone banking transfers, automatic transfers, overdraft transfers, bill payments, debit card transactions and checks. It does not include ATM or in-person teller transactions. **Your checking account is excluded from this regulation, and has unlimited transactions.**

Visit us at [SCCU.com](https://www.sccu.com) for the latest details and newest information.

This document is current as of 2/1/2021.



Shop anywhere, safe and secure.

SCCU credit cards provide you with the purchasing power you desire, with low variable rates and security. With us as your Watchdog, you don't need to worry about hidden surprises such as excessive default APRs, over-the-limit charges or other sneaky fees like some cards have.

SCCU CREDIT CARDS FEATURE

- ✓ Low variable rates
- ✓ Zero Liability¹ fraud protection from Visa®
- ✓ Free fraud monitoring and 2Way Text Fraud Alerts
- ✓ Visa® shopping discounts
- ✓ No fees on balance transfers or cash advances, and no annual fees
- ✓ Tap to pay for a secure, contactless, and easy way to check out

Visit [SCCU.com/Credit](https://www.sccu.com/Credit) for credit card options and features.



TIPS AND FAQs

SECURE YOUR ACCOUNT - We protect your card by monitoring use, and if we suspect fraud we will call or text you. Make sure we have your current phone number, and you'll receive our 2Way Text Fraud Alerts. If we suspect a fraudulent purchase, we'll text you to confirm or deny the purchase.

CARD CONTROLS - Monitor and protect your cards with Card Controls. Easily turn a card on or off if it's lost or stolen, set preferences, control usage, and customize alerts, all from the SCCU Mobile app.

SAFE TRAVELS - Keep your accounts safe when traveling by making sure your contact info is up-to-date so we can contact you immediately if we suspect suspicious account activity. Be sure to notify SCCU if you will be traveling outside of your normal usage area to prevent any unnecessary alerts or account suspensions.

SHOP WITH CONFIDENCE - Use your credit card for everyday purchases, and to shop online or pay recurring bills.

¹Covers U.S.-issued cards only. Does not apply to ATM transactions, certain commercial card transactions, PIN, or other transactions not processed by Visa. You must notify SCCU immediately of any unauthorized use. For specific restrictions, limitations, and other details, please consult SCCU.



SIGNATURE LOANS

SCCU has flexible loan options.

Sometimes, life throws you a curve. SCCU signature loans may be just what you need to get through that short-term setback.

SCCU SIGNATURE LOAN OPTIONS FEATURE

- ✓ Low rates and fixed terms
- ✓ No application fees

Visit [SCCU.com/Loans](https://www.sccu.com/Loans) to see all signature loan options.



TIPS AND FAQs

MAKE PAYMENTS EASY - Set up automatic recurring loan payments in Online Banking to make sure you're always on time!

CONSOLIDATE DEBT - If you have several loans and credit cards, a Signature Loan may save you money and worry. Consolidating debt into one loan makes it easier to manage because you have only one payment.

EARLY PAYOFF - Achieve your debt and savings goals quicker by making larger payments if you can. We don't penalize members for early payoff of SCCU Signature Loans.



FOR SALE
Billingsway
Realty
407-555-1212



There's no place like home. We can get you there.

We help our members realize the dream of home ownership, and get them into their dream home! Our home loans are as varied as our members, with conventional and fixed-rate terms, FHA, Condo, VA, jumbo financing for larger purchases, construction loans to build, and loans secured by the equity you've earned. We even have a No Closing Costs option which allows you to purchase a home with less cash up front!⁶

ALL SCCU HOME LOANS FEATURE

- ✓ A variety of options, rates and terms – fixed, adjustable, FHA, VA, Condo, Construction and more!
- ✓ Competitive rates and loan down payments
- ✓ Our exclusive Interest Rate Guarantee³
- ✓ Fast pre-approval decisions
- ✓ SCCU servicing for the life of the loan

Visit [SCCU.com/HomeLoans](https://www.sccu.com/HomeLoans) for options and today's rates.



TIPS AND FAQs

HOME EQUITY & HELOCS – Put your hard-earned equity to work by using it to secure a loan for unexpected expenses, home improvements, or big purchases.

GET PRE-APPROVED – Get pre-approved for your home loan to make buying quicker and easier. Many sellers require a pre-approval before they'll even accept an offer. Plus, you can shop with confidence knowing how much home you can truly afford!

AGENT REFERRAL & CASH BACK – SCCU's HomeAdvantage[®] program helps you research your purchase and find an agent, and makes you eligible for a Cash Reward⁴ when you close!

³Mortgage Interest Rate Guarantee: If the comparable SCCU interest rate is lower than your original interest rate five (5) business days before the closing and the interest rate lock-in has not expired, SCCU will reduce the interest rate on your loan 5 business days prior to closing. This is limited to a reduction of .25 percent. A one-time fee of \$75 will be assessed at time of closing if this Price Guarantee is exercised and your rate is reduced. Other conditions may apply, contact SCCU for details.

⁴Cash Rewards are awarded through the HomeAdvantage[®] program to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Cash Rewards amounts are dependent on the commissions paid to the HomeAdvantage[®] network agent. Obtaining a mortgage or use of any specific lending institution is not a requirement to earn Cash Rewards. If you are obtaining a mortgage, your lender may have specific rules on how Cash Rewards can be paid out. Cash Rewards are available in most states; however, are void where prohibited by law or by the lender. Please consult with your lender for details that may affect you. See [SCCU.com](https://www.sccu.com) for more details.

⁶No Closing Costs Option: Available on select purchase and refinance home loans. Certain restrictions apply. Must be primary residence. Rate adjustment will be applied to current rates. Rates subject to change.

Whatever your ride, we can put you in the driver's seat.



AUTO LOANS

When it's time to buy a new car, refinance your existing auto loan, or set out on an adventure in an RV or boat, SCCU will get you moving! We offer fast approval decisions and low rates so you can ride away with a great deal and a comfortable monthly payment!

ALL SCCU AUTO LOANS FEATURE

- ✓ Fast online or phone applications with our Express Services team
- ✓ Highly competitive rates
- ✓ A variety of term lengths
- ✓ Payment and asset protection coverage offerings



PROTECT YOUR INVESTMENT

Protect your financial interests and automotive investments with these SCCU products:

- ✓ **Credit Life & Disability Insurance** - Cover your assets in case something happens to you and you can't make your loan payments.
- ✓ **Guaranteed Asset Protection (GAP) coverage** - Bridge the difference between your auto loan value and what your insurance company will pay in the event of a loss with GAP coverage.

Visit [SCCU.com/Auto](https://www.sccu.com/Auto) for options and today's rates.



TIPS AND FAQs

PRE-APPROVAL - Apply with us before you shop so you know how much you can afford.

EASY PAYMENTS - Loan coupon books are a thing of the past. Your monthly account statement will show your loan amount due and any payment activity. It's easy to set up recurring or one-time payments through Online Banking.

ADD SCCU TO YOUR INSURANCE - Make sure to add SCCU to your auto insurance policy as a lienholder to avoid costly charges for forced placed insurance coverage.

Visit us at [SCCU.com](https://www.sccu.com) for the latest details and newest information.

This document is current as of 2/1/2021.



Your local partner in business – with big plans for your future!

To ensure that your business runs smoothly and efficiently, you need a business partner that works as hard as you do! Experience tells us that our business members place top priority on two things: easy management of their accounts, and quick access to their funds. SCCU Business Services provide that, and so much more!

BUSINESS SERVICES FEATURES

- ✓ Interest-earning Savings Account choices
- ✓ Checking Account options that flex with your business
- ✓ FREE account access in person, online and via mobile
- ✓ Free online bill payer, with a Free Business Visa® Debit Card
- ✓ Commercial loans for real estate, equipment and autos
- ✓ Services for card processing and payroll
- ✓ Business credit cards



TIPS AND FAQs

BUSINESS ADVISORS – Our experienced professional advisors serve as your business mentor. They've seen and helped with a variety of business scenarios, and can put that experience to work for you! Let their experience help you develop a plan for success. No two businesses are alike; that's why our Business Advisors partner one-on-one with you as a business member.

ENROLL IN ONLINE BANKING – Use the one-time Electronic Services Number (ESN) that you received when you opened your business account.

BUSINESS SERVICES – SCCU Business Services don't end with banking products. We offer an array of merchant services to help make your business run smoothly! Ask about remote deposit capture, online banking, bill payer and more!

Visit [SCCU.com/Business](https://www.sccu.com/Business) for information and to set up an appointment with one of our advisors.



INSURANCE

Member protection & insurance.

In addition to advice and planning assistance, SCCU offers cost-effective, comprehensive protection and proven insurance products. We protect our members by diligently watching for products that protect your investments and the ones who matter most to you.

- ✓ Auto and homeowners insurance
- ✓ Recuperative care insurance
- ✓ Term, whole life and guaranteed acceptance life insurance options
- ✓ Guaranteed Asset Protection (GAP) auto coverage
- ✓ Credit life and disability payment protection coverage
- ✓ Accidental death and dismemberment insurance

Visit [SCCU.com/Insurance](https://www.sccu.com/Insurance) for product descriptions and to get a quote.

CONTACT US

BY PHONE

**BREVARD: 321-752-2222 | BROWARD: 954-704-5000
MIAMI-DADE: 305-882-5000 | ALL OTHER AREAS: 800-447-7228**

**For Help With Existing Accounts: Member Service Center
M-F, 8 am – 8 pm; SAT, 9 am – 5 pm**

**To Open A New Account/Loan & Credit Card Application: Express Services
M-F, 8 am – 7 pm; SAT, 9 am – 5 pm**

**Credit Solutions:
M-F, 8 am – 7 pm; SAT, 9 am – 3 pm**

Lost/Stolen Cards: 800-447-7228

BY MAIL

**Headquarters & Overnight Payments/Deposits
Space Coast Credit Union
8045 N Wickham Road
Melbourne, FL 32940-7920**

**Standard Mailed Payments/Deposits
Space Coast Credit Union
P.O. Box 419001
Melbourne, FL 32941-9001**

BY EMAIL

info@sccu.com

ONLINE

SCCU.com

BRANCH & ATM LOCATIONS: [SCCU.com/Locations](https://www.sccu.com/locations)

SCCU ROUTING NUMBER: 263177903



**THANK YOU
FOR CHOOSING
SPACE COAST
CREDIT UNION!**



SPACE COAST CREDIT UNION

Your life. Your financial watchdog.

Federally insured by NCUA

