

OpenLines

A Quarterly Newsletter for the Members of SC Telco FCU

Introducing My Mobile Money

My Mobile Money gives you control over how, when and where your MONEYLINKSM Debit Card is used.



Enable Location Services

Are you tired of notifying us every time you go out of town? My Mobile Money puts you in control. Simply enable your location on your mobile phone and the device location will be sent when significant location changes are detected. This information is used to match address information for the store location when you make an in-store purchase. If you would rather not enable location services, you can enable your "regions" and define the states you visit most.

Turn Your Card Off/On

Have you ever misplaced your debit card? My Mobile Money lets you turn off the card while you look for it. Once you find your card and are ready to use it, simply turn it back on.

Get Notified When Your Card is Used to Make a Purchase

How great would it be to get a notification as soon as your card is used for a large online purchase? My Mobile money delivers alerts directly to your iOS or Android mobile device and lets you select the criteria used to generate the alerts. Set your preferences right from the app.

***My Mobile Money does all of this and more!
Download it today.***



App Store



Google Play

Holiday Closings

Monday,
May 29, 2017
Memorial Day

Tuesday,
July 4, 2017
Independence Day



Online Volunteer Application is Now Available

Have you ever wondered what is involved in being on the Board of Directors, Supervisory Council or Advisory Council of SC Telco Federal Credit Union? Take a look at the Volunteer Application that is now available online. You can read our code-of-conduct and job descriptions of the Board, Supervisory Council and Advisory Council. If you think you have what it takes, apply today!

Visit sctelco.com, Become a Member, Become a Volunteer

This credit union is federally insured by the National Credit Union Administration.



It's National Financial Literacy Month!

Teach Your Little Owls to Fly with Money Talks

The first step to teaching your kids about money is talking about money.

"The most effective way to teach is by having frequent discussions and don't ever lecture," said Ted Beck, president and chief executive of the National Endowment for Financial Education, in a recent Wall Street Journal article. "Look for teachable moments and always be willing to answer questions."



Unfortunately, this can also be the hardest.

A 2015 T. Rowe Price survey found that 72% of parents experienced at least some reluctance to talk to their kids about financial matters, and 18% were either very or extremely reluctant. The most common reasons given were that the parents didn't want them to worry about financial matters or thought they were too young to understand.

But on his blog, the personal-finance guru and radio host Dave Ramsey encourages parents to be more open with their kids about money, even their failures. Parents' biggest regrets are often not saving enough or going into too much debt, wrote Ramsey. Being honest about that in an age-appropriate way, he stated, can be a powerful lesson.

So how to start the talk?

- Ask questions. If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.
- Make them part of your budgeting. If you're doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your saving goals—no one watches you more closely than your kids, so they're natural accountability partners! If you're uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.
- Open a youth savings account at SC Telco. This is the best way to help them to learn to save for what they find meaningful in life. A lifetime of good savings habits can start now! Join us on Friday, April 28, 2017 for Youth Day. All youth will receive a special prize just for visiting us.

SC Telco FCU Offices

Corporate Office & Support Center
10 Toy Street
Greenville, SC 29601
864.232.5553

Mills Avenue
300 Mills Avenue
Greenville, SC 29605
864.871.2300

Verdae Office
101 Verdae Boulevard, Ste. 1300
Greenville, SC 29607
864.297.8984

Taylor's Office
3237 Wade Hampton Boulevard
Taylor, SC 29687
864.527.5328

Spartanburg Office
130 North Town Drive
Spartanburg, SC 29303
864.585.8999

Easley Office
118 Brushy Creek Road
Easley, SC 29642
864.859.3607

Columbia Office
1025 Pulaski Street
Columbia, SC 29201
803.256.3132

Florence Office
2321 Trade Court
Florence, SC 29501
843.665.6471

Member Service Center
864.232.5553 in Greenville
800.922.0446 Nationwide

All office drive-thrus and the Verdae Office lobby are open until 6:00 p.m. on Fridays.

24/7/365 Service

MONEYLINKSM Online at
www.sctelco.com

MONEYLINKSM Audio Response
864.232.3645 in Greenville
800.633.4364 Nationwide

Members Financial Services
Gary Williams
888.746.0002

Visit our web site at www.sctelco.com
or call us to locate an ATM near you!



SC Telco is now a proud member of the
Credit Union Service Center Network.
co-opcreditunions.org

This credit union is federally
insured by the National Credit
Union Administration.

