

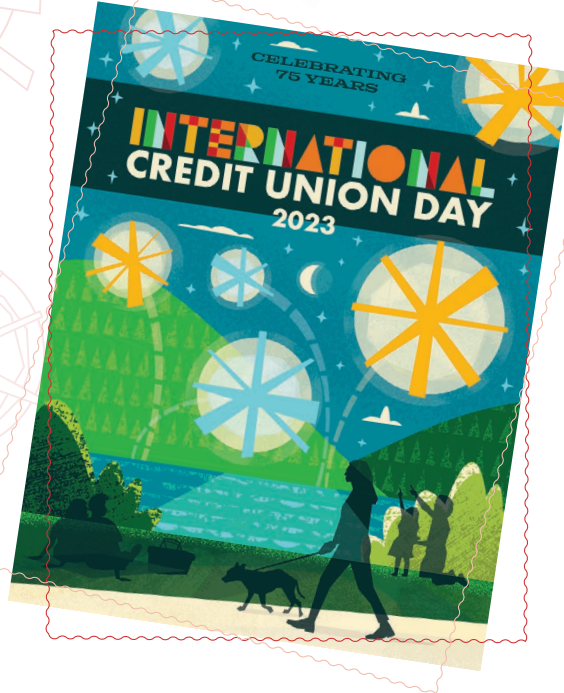
OCTOBER 2023

International Credit Union Day®

Celebrating 75 Years

Thursday, October 19, 2023

On October 19, 2023, South Carolina Federal Credit Union will join over 85,000 credit unions around the world in celebrating International Credit Union (ICU) Day. This year marks the 75th anniversary of ICU Day, and South Carolina Federal is honored to be a part of this proud tradition.



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Fun Fall Facts

- The autumn season goes by three different names: autumn, fall, and harvest.
- We call autumn “fall” because of the leaves falling from trees.
- Autumn is sometimes called “harvest” or “harvest season” because farmers are harvesting the fields.
- People who live near the equator don’t have an autumn season. The temperature stays almost the same all year.
- Owls hoot louder in the fall while searching for a place to nest during winter.
- When squirrels are hiding nuts for winter, their brains get bigger. This helps them remember where they hide their food.
- Pumpkins are a type of squash, and all squash are fruit. That means pumpkins are fruit, not vegetables.



Insured by NCUA



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[scfederal.org](https://www.scfederal.org)

RECIPE:

Peanut Butter Hot Chocolate

Ask an adult for help, especially with the stovetop.



Ingredients:

- ¼ cup sugar
- ¼ cup cocoa
- ¼ cup water
- 3 cups milk
- 3–4 tbsp creamy peanut butter
- ½ cup bittersweet or semisweet chocolate chips

Instructions:

1. In a saucepan, combine the sugar, cocoa, and water. Whisk until smooth.
2. Add milk and whisk over medium-high heat until steaming.
3. Remove from heat and add the peanut butter and chocolate chips. Let sit until peanut butter and chocolate chips have melted.
4. Whisk until frothy.
5. Serve in your favorite mug and enjoy!



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**Winners of the
Kids Club
Summer Coloring
Contest**

We drew random entries to choose the members who would receive a \$10 deposit to their Kids Savings accounts. Congratulations to the winners!

Jackson G.
Age 4

Denver G.
Age 6

Thomas Reed D.
Age 6

Connect With Us

Financial Centers and ATMs
Find locations and hours at
scfederal.org

Contact Center
800-845-0432
ContactCenter@scfederal.org

Mailing Address
South Carolina Federal
Credit Union
P.O. Box 190012
N. Charleston, SC 29419-9012

scfederal.org

Fall Coloring Contest

Color this image and send your artwork to us. You'll automatically be entered into a drawing for a \$10 deposit to your Kids Savings account and have your name appear in the next newsletter!



DEADLINE: November 30, 2023

Mail your entry to:
**South Carolina Federal Credit Union
Kids Club, Fall Coloring Contest
P.O. Box 190012
N. Charleston, SC 29419-9012**

Name

Birthdate (Month/Day/Year)