



“Your Hometown Credit Union!”

# Quarterly Review

Working for People, Not for Profits.

April 2023



2023  
SANTEE COOPER  
CREDIT UNION  
SCHOLARSHIP



One (1) Prize Winner will be selected on or about June 5, 2023 by a random drawing from all qualified entries received by a participating credit union between April 1, 2023 and May 31, 2023. Contest limited to one entry per member. Not all members qualify for Remote Deposit Capture. No purchase necessary. Prize will be awarded by CU\*Answers.

**Do you have a graduating senior at Berkeley, Timberland, Socastee or Conway High School?** If so, Santee Cooper Credit Union has a scholarship opportunity. We would like to award (4) \$1,250 scholarships to one graduating senior at each school mentioned above.

**Do you know a graduating senior at another high school located in Berkeley or Horry County AND is a current member of Santee Cooper Credit Union?** This year we are excited to announce we have an additional scholarship opportunity for a current SCCU member no matter what high school they attend in Berkeley or Horry County. This scholarship will also be for \$1,250.

Scholarship applicants must meet the following criteria in order to apply:

**\*Has a cumulative GPA of at least a 2.50**

**\*Plans to attend a 2 or 4 year accredited institution, community college, trade school, vocational school or university as a full time student**

**\*Must fully complete the Scholarship Application and return to Santee Cooper Credit Union with all required documents by April 21, 2023.**

**\*All family members of Santee Cooper Credit Union officials, volunteers and employees are excluded from eligibility.**

Applications are available on our website at:  
[www.santeecoopercreditunion.com](http://www.santeecoopercreditunion.com)

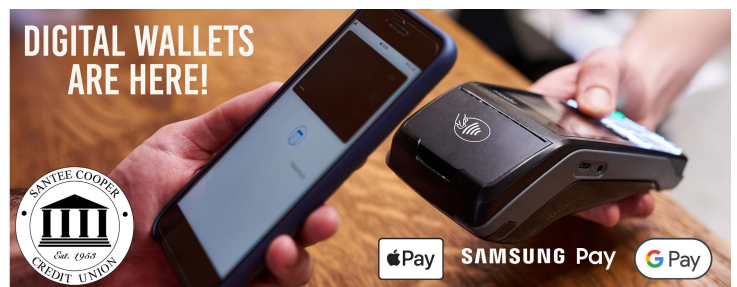


This year we are celebrating being open for **70 Years** and that means we want to give back to our members! For a limited time, we are offering a loan rate reduction\* up to 2.00% off your qualifying rate.

### How will it work?

We have scratch off cards with a rate reduction listed on each card and you get to pick out one of those cards before your final rate is determined.

You can apply online for a loan by visiting our website at [www.santeecoopercreditunion.com](http://www.santeecoopercreditunion.com) or stop by one of our branches to apply in person!



## About Our Offices

### MAIN OFFICE

612 Rembert C. Dennis Blvd.  
Moncks Corner, SC 29461  
Phone #: (843) 761-4001  
Fax #: (843) 761-7011

Melynda Champion • Rhonda Rosenberger  
Lynn Ray • Michelle Jones • Cathy Bowers  
Antuan Cromedy • Marcie Henderson  
Pam Bauman • Craig Roark  
Stephany Bowman • Jasmine Mood  
Rhonda Blalock • Erin Hass

### MYRTLE BEACH OFFICE

1232 Farrow Parkway • Suite A  
Myrtle Beach, SC 29577  
Phone #: (843) 839-2225  
Fax #: (843) 839-2227

Ellie Scanlon • Christine Fowler •  
Tyreek Canty • Mary Kopczynski

### HOURS

8:15 a.m.-5:00 p.m. • Monday-Friday Drive-  
thru open until 5:30 pm on Friday

### GEORGETOWN-WGS

(currently suspended due to COVID-19)

8:00 a.m.-11:30 a.m. • Tuesdays • ext. 2470

### CROSS-CGS

(currently suspended due to COVID-19)

8:00 a.m.-11:30 a.m. • Wednesdays • ext. 6328

HOME TELECOM MAIN OFFICE DAILY COURIER  
SERVICE

EMAIL: [SCCU@santecoopercu.org](mailto:SCCU@santecoopercu.org)

### BOARD OF DIRECTORS

William Finn, Chair  
Karen Whaley, Vice Chair  
Yajaira Bess, Secretary  
Denny Thompson, Treasurer  
William Barlow  
Rosa Lee Deavers  
Vernon Hardee  
Chris Wilson  
John Fondren

### CREDIT COMMITTEE

Alfred Beaty  
Sam Dabbs  
Susan Jackson

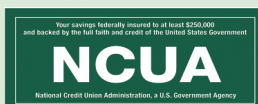
### SUPERVISORY COMMITTEE

Karyn Seesan, Chair  
Lateshia Spann  
Jeff Zelenak

### Financial Facts

As of 02-28-2023

LOANS: ..... \$49,074,823  
SHARES: ..... \$65,987,532  
ASSETS: ..... \$76,224,044  
MEMBERS: ..... 6,871



## Have you told your friends and family about the benefits of being a member of your credit union?

Santee Cooper Credit Union is *Your* credit union for a reason, right? Have you shared the benefits of being a member with your friends, family and co-workers?

Here are some of the great benefits of membership that you can share with others:

- ❖ Competitive loan rates
- ❖ A low fee structure
- ❖ Personalized member service
- ❖ Someone answers the phone, no phone tree to navigate through

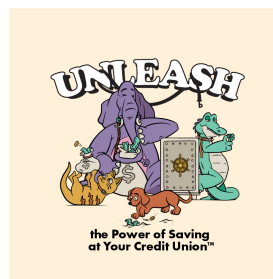
*Your* credit union offers a full range of financial products and services to meet the needs of members, just like you! Here are a few products and services you may not know of that are now available to all members:

- ❖ Digitals Wallets for both debit and credit cards
- ❖ Card Controls in mobile banking puts fraud control right in the palm of your hand
- ❖ Christmas Club accounts help you set money aside throughout the year to make Christmas shopping a stress-free, enjoyable experience
- ❖ Online Bill Pay and Person-to-Person (P2P) payment

Don't forget to mention that *Your* credit union gives back to the local community in various ways throughout the year!

## Celebrating National Credit Union Youth Month

At Santee Cooper Credit Union, we celebrate National Credit Union Youth Month during the month of April. This year's theme is "Unleash the Power of Savings at your Credit Union." We want financial education to be fun for youth and the theme of this year's Youth Month teaches kids about the importance of saving money and watching your savings grow over time.



We actually have savings accounts specifically for kids known as our Young Savers Accounts. The Credit Union puts in the first \$5.00 deposit in the account to get your child or grandchild started. On top of that we also put in an additional \$5.00 every year during the child's birth month up until the age of 18.

Please note some content about National Credit Union Youth Month is from CUNA.org.

## Loan Rates & Information\*

\*Effective as of 03-31-2023

LOAN TYPE	ANNUAL PERCENTAGE RATE
Home Equity (variable).....	7.75%
Share Secured up to 24 mo .....	3.00%
up to 60 mo .....	5.00%
Certificate Loan 2% above Certificate rate up to maturity of certificate	
VISA Classic.....	11.99%
VISA Platinum.....	8.99%

Loans are also offered on New and Used  
Automobiles, Recreational Vehicles  
and Personal Loans.

## DIVIDEND NEWS

For the first quarter of 2023 dividends were posted on 03-31-2023 as follows:  
\$ 5 & up.....0.10% APY\*

\*Annual Percentage Yield

## Holiday Closings

The credit union will be closed to observe the following holidays:

**Good Friday:**  
Friday, April 7, 2023

**Memorial Day:**  
Monday, May 29, 2023

**Juneteenth:**  
Monday, June 19, 2023

**Independence Day:**  
Tuesday, July 4, 2023