



"Your Hometown Credit Union!"

Quarterly Review

Working for People, Not for Profits.

October 2023

Holiday Skip-A-Pay



Christmas is quickly approaching and Santee Cooper Credit Union would like to spread some holiday cheer by giving you the option of skipping* your loan payment (excluding Real Estate and Visa® Credit Cards) for the month of December. Do you have multiple loans with us? You may skip more than one loan for an application fee of \$30 per loan skipped.

Did you know?

We love giving back to our local community so we've decided to donate 1/3 of each application fee to a local charity this year.

Skip-A-Pay applications can be found on our website (www.santeecoopercreditunion.com) as well as at both branches or they can be e-mailed to you. To receive an e-mailed version of the application, please reach out to scu@santeecoopercu.org.

Please note the deadline to apply for a Skip-A-Pay is November 30, 2023.

**All accounts must be current and in good standing to qualify. You may skip more than one loan for an application fee of \$30 per loan skipped. If you choose to have the application fee deducted from your credit union account, the funds must be available for withdrawal before the application request will be processed.*

Interest will continue to accrue on all skipped loan payments. By signing the application, you authorize Santee Cooper Credit Union to extend the due date of your final loan payment by the number of payments skipped. You understand that interest will continue to accrue at your current loan rate. Regular payments will resume on the first regular payment date of the month following the skipped payment(s). If your skipped loan has GAP coverage and you need to file a claim, it may affect the amount paid on your claim. If loan payments are being paid by disability insurance, a postponement will not be granted. All Skip-A-Pay request are subject to approval. Restrictions may apply.



On October 19, 2023, Santee Cooper Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. This year marks the 75th anniversary of International Credit Union Day®.

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. Credit Unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. Santee Cooper Credit Union is honored to be a part of this proud tradition.

We invite you to visit our branches on October 19th and celebrate with us. We will have goodies to pass out that day for members of all ages.



One (1) Prize Winner will be selected on or about December 5, 2023 by a random drawing from all qualified entries received by a participating credit union between October 1, 2023 and November 30, 2023. Please Note: Bill Pay is free of charge for active users (i.e., pay at least one bill per month). However, if you enroll in the Bill Pay Service and do not pay at least one bill per month, you will be charged \$5.00 for each month your account is inactive. Prize will be awarded by CU*Answers.



'TIS THE SEASON

LET US HELP YOU SAVE FOR NEXT CHRISTMAS BY OPENING A CHRISTMAS CLUB

Did you know? Membership is open to anyone that lives, works or attends school in Berkeley or Horry County!

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 • Briana Hinojosa

MYRTLE BEACH OFFICE

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

Kristina Baker • Tyreek Canty
 Mary Kopczynski

HOURS

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

HOME TELECOM MAIN OFFICE DAILY COURIER SERVICE

EMAIL: SCCU@santecoopercu.org

BOARD OF DIRECTORS

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 Karen Whaley, Vice Chair
 Yajaira Bess, Secretary
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Karyn Seesan, Chair
 Lateshia Spann
 Jeff Zelenak

Financial Facts

As of 08-31-2023

LOANS: \$51,175,340
 SHARES: \$65,355,229
 ASSETS: \$76,400,469
 MEMBERS: 6,950



"PEOPLE HELPING PEOPLE" FOOD DRIVE

WHEN: NOVEMBER 1-NOVEMBER 20, 2023

WHERE: FOOD COLLECTION AT BOTH BRANCHES

SCCU in the Community



It's been a busy few months here at Santee Cooper Credit Union! We had the Berkeley High School Tennis Team visit us at our Moncks Corner Branch. They stopped by to say "Thank You" to SCCU for being a 2023 Berkeley High School Athletic Booster Club sponsor. We also had staff members attend the One Berkeley Back to School Festival on August 12th held at the Moncks Corner Recreational Complex.

Loan Rates & Information*

*Effective as of 09-26-2023

LOAN TYPE	ANNUAL PERCENTAGE RATE
Home Equity (variable)	8.50%
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	13.99%
VISA Platinum	11.99%

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

DIVIDEND NEWS

For the third quarter of 2023, dividends were posted on 09-30-2023 as follows:
 \$ 5 & up.....0.10% APY*
 *Annual Percentage Yield

Holiday Closings

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

- Columbus Day:** Monday, October 9, 2023
- Thanksgiving:** Thursday and Friday, November 23 & 24, 2023
- Christmas:** Monday and Tuesday, December 25 & 26, 2023
- New Year's Day:** Monday, January 1, 2024