

QUARTERLY REVIEW



JANUARY 2026

"Your Hometown
Credit Union!"

Join Us for Our
Annual Meeting
February 10, 2026
@ 4:30pm

**Santee Cooper McCall
Auditorium**
1 Riverwood Dr.
Moncks Corner, SC 29461

**Santee Cooper Horry/
Georgetown Auditorium**
305A Gardner Lacy Rd.
Myrtle Beach, SC 29579

The meeting will be held simultaneously at Santee Cooper McCall Auditorium and Santee Cooper Horry/Georgetown Auditorium.

During the meeting, we will hold elections for the Board of Directors and Supervisory Committee. We will also have a selection of great prizes and gifts for everyone in attendance.

Board of Directors Nominations:

Rosa Lee Deavers
Denny Thompson
John Fondren

Supervisory Committee Nomination:

Jason McKinney

All nominees listed above are for a 3-year term.

Holiday Closings

MLK Jr. Day Monday, January 19th
Good Friday Friday, April 3rd

Start the Year with a BUDGET BOOST

Skip your January Visa® Credit Card Payment.*

The new year is here, and many are looking for ways to save. That's why we are offering members the chance to **skip their January 2026 VISA® Credit Card Payment.***

That's right! If you have either a **VISA® Classic or VISA® Platinum Credit Card** with us, you may be eligible to skip your minimum payment for January.

When you receive your monthly statement for January 2026, you'll notice the "Minimum Payment" box will show you owe \$0.00 if you are eligible to skip your January payment.*

We Make it Easy to Skip Your Payment!

If you are eligible to skip your payment and would like to participate in this offer, there is **no paperwork to fill out or turn in**. Just simply forego making your payment for the month. However, if you prefer to make your monthly payment, you are still able to do so.

For questions or more information on this great offer, give us a call today!



* Restrictions do apply. Interest will continue to accrue on all skipped loan payments. All accounts must be current and in good standing to qualify. Your regular payment will resume on February 28, 2026.

Introducing **StartSmart CHECKING**

Smart Money Moves Start Here!

We are excited to announce our new **StartSmart Checking**, the perfect account designed for the next generation!

The Smart Start for Young Adults

StartSmart Checking is built specifically for teens and young adults **ages 15-24**. It provides the independence they crave while setting them up with the tools for financial success.



A great way to teach how to use a checking account.



Keep more of their money with a zero-fee account.



Provides the convenience of modern spending.



Manage your money on the go, anytime, anywhere.

Working For People, Not For Profits.

At Santee Cooper Credit Union, we believe that smart money moves start here. This account is designed to offer freedom with security, giving you peace of mind knowing your teens are learning to spend safely. Visit your local branch to get started!

! Penny Policy Change

Due to a recent change in national policy regarding the production of U.S. currency, we are making an adjustment to our deposit procedures, effective immediately:

What is changing?

We will no longer be able to accept rolled or loose pennies for deposit at any of our branch locations.

Why the change?

This policy change is a result of the U.S. Mint's recent decision to discontinue the production of pennies.

We apologize for any inconvenience this may cause our valued members. If you have any additional questions, please contact your local branch. We appreciate your understanding as we implement this new policy.



About Our Offices

MAIN OFFICE

612 Rembert C. Dennis Blvd.
Moncks Corner, SC 29461

Phone: (843) 761-4001

Fax: (843) 761-7011

Travis Allen	Erin Hass
Rhonda Rosenberger	Deborah Martin
Lynn Ray	Mariah Davis
Michelle Jones	Sarah Grooms
Antuan Cromedy	Adrienne Peters
Cathy Bowers	Haylee Wilson
Marcie Henderson	Lindsey Vernarec
Craig Roark	Natalie Litchfield

MYRTLE BEACH OFFICE

1232 Farrow Parkway • Suite A
Myrtle Beach, SC 29577

Phone: (843) 839-2225

Fax: (843) 839-2227

Amanda Fisher	Carly Lussier
Christina Peralta	Christina Czepiel

Hours

Monday – Friday: 8:15 am–5:00 pm
Drive thru open until 5:30 pm on Fridays

HOME TELECOM MAIN OFFICE DAILY COURIER SERVICE

Email: SCCU@santeecoopercu.org

BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

Lateshia Spann, Chair
Jeff Zelenak
Jill Marshall

CU in the Community



Town of Moncks Corner Halloween Festival
October 29th, 2025



2025 "People Helping People" Food Drive
November 2025



Market Common Myrtle Beach Trick-or-Treat
October 31st, 2025



Miracle League Awards Ceremony
October 13th, 2025

Loan Rates & Information*

Rates effective as of 11-20-2025

Loan Type	Annual Percentage Rate
Home Equity (variable)	6.75%
Share Secured up to 24 mo	3.00%
Share Secured 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%

Financial Facts

As of 11-30-2025

Loans	\$60,156,762
Shares	\$71,586,425
Assets	\$85,729,883
Members	7,093

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

Share Dividend News

For the fourth quarter of 2025 dividends were posted on 12-31-2025 as follows:

\$5 & up	0.15% APY*
----------	------------

*Annual Percentage Yield

