

QUARTERLY REVIEW



MARCH 2024

*"Your Hometown
Credit Union!"*

Open a Young Savers Account

It's never too early to prepare your children for financial independence. Our Young Savers Accounts provide the perfect tools to teach responsible



money management. Plus, to help get their savings journey started, we'll deposit the first \$5 when they open their account. Then, every year during the child's birth month, we will add another \$5 into the account until they turn 18.

Get your child or grandchild on the path to financial independence.

Open A Young Savers Account Today!

Visit us online @

www.santeecoopercreditunion.com
for more details.

Holiday CLOSINGS

Memorial Day Monday, May 27
Juneteenth Wednesday, June 19
Independence Day Thursday, July 4



Rate Reduction

Feeling lucky? With our Special Bingo Rate Reduction, we're giving you the opportunity to save instantly on your next vehicle loan.

Whether you're in the market for an Auto, Camper, Boat, Motorcycle, or ATV, you'll have the chance to Drop Your Rate by up to 2% on your loan.*

Play & Save Today!

Test your luck and see how much you'll save! Visit a branch today and apply for your loan. Pick a Bingo Ball and find out how much your rate will drop.

Don't Delay! See How Much You Can Save.

*Promotional rate cannot go below current floor rate. Restrictions may apply. Offer may end at any time. Payment Example: Loan amount of \$20,000 at a rate of 4.74% APR for 60 months would have an estimated monthly payment of \$397.00 with Credit Life and Disability protection. Promotion applies to new and used auto, motorcycle, boat, camper, and ATV loans only.



2024 Santee Cooper Credit Union Scholarship

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) \$1,500 scholarships to one graduating senior at each school mentioned above.

Do you know a graduating senior at another high school AND they are a current member of Santee Cooper Credit Union? For the second year in a row, we have an additional scholarship opportunity for a current SCCU member no matter what high school they attend. This scholarship will also be for \$1,500.

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 29, 2024.
- 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

Working For People, Not For Profits.



People Helping People

*Giving Back to
Our Community*

We love being able to help our local community! During the months of January and February 2024, we presented two donation checks in relation to our Skip-A-Pay Promotion that happened in December 2023.

One of the organizations that received a donation check was Grace Impact Development Center in Moncks Corner, SC. Grace Impact Development Center "exists to create, organize, and fund programming in the areas of healthcare, housing, employment and education for at risk populations throughout Berkeley County, SC." The other organization that received a donation check was Meals on Wheels in Myrtle Beach, SC. Meals on Wheels provides home delivered meals and fellowship to the homebound, elderly and terminally ill of Horry County.

Pictured below to the left is Michelle Jones, Interim CEO, Antuan Cromedy, Accounting Coordinator, and Stephany Bowman, MSR, presenting the donation check to the team at Grace Impact Development Center. Pictured below to the right is Kristina Baker, Branch Manager of Myrtle Beach, presenting the donation check to Michael Snuggs, CEO/Chairman of the Board for Meals on Wheels.



Stay Connected to Your Account with Mobile Banking!

With our **FREE Mobile Banking App**, it's easier than ever to stay connected to your account whenever, wherever!

Mobile Banking makes it easy to perform most routine banking transactions all from the convenience of your smartphone.

- ✓ Check Account Balances
- ✓ Pay Bills with Mobile Bill Pay
- ✓ Make Loan Payments
- ✓ Transfer Money
- ✓ Review Statements
- ✓ Deposit Checks

Download our FREE Mobile App today!

Search: Santee Cooper Credit Union.



About Our Offices

MAIN OFFICE

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

Phone: (843) 761-4001

Fax: (843) 761-7011

Michelle Jones
Rhonda Rosenberger
Lynn Ray
Cathy Bowers
Antuan Cromedy
Marcie Henderson
Pam Bauman

Melynda Champion
Jasmine Mood
Craig Roark
Stephany Bowman
Rhonda Blalock
Erin Hass
Briana Marker

MYRTLE BEACH OFFICE

1232 Farrow Parkway • Suite A
Myrtle Beach, SC 29577

Phone: (843) 839-2225

Fax: (843) 839-2227

Tyreek Canty
Mary Kopczynski
Jodi Stuart

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

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Yajaira Bess, Secretary
Denny Thompson, Treasurer
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Jeff Zelenak
Jill Marshall

Loan Rates & Information*

Rates effective as of 03-27-2024

Loan Type	Annual Percentage Rate
Home Equity (variable)	8.50%
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 02-29-2024

Loans	\$52,071,639
Shares	\$68,905,519
Assets	\$81,132,551
Members	6,905

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

Share Dividend News

For the first quarter of 2024, dividends were
posted on 03-31-2024 as follows:

\$5 & up 0.10% APY*

*Annual Percentage Yield

