

QUARTERLY REVIEW



APRIL 2025

*"Your Hometown
Credit Union!"*

Scholarship Opportunity

Santee Cooper Credit Union is proud to promote the credit union philosophy of "people helping people". We are now accepting applications for our 2025 Scholarship Program. Our scholarship will offer \$1,500 to a total of 7 students from Berkeley, Timberland, Cross, Cane Bay, Conway, and Socastee High schools. The hope is that we can reach out into our community and help students achieve a higher level of education.

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

- Cumulative GPA of 2.50 or higher.
- Must plan to attend a 2- or 4-year accredited institution, community college, trade school, vocational school, or university as a full-time student.
- Provide a complete Scholarship Application (found on our website) by April 25, 2025.
- All family members of Santee Cooper Credit Union officials, volunteers, and employees are excluded from eligibility.

Holiday CLOSINGS

Good Friday Friday, April 18

Memorial Day Monday, May 26

Juneteenth Thursday, June 19

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 ready for a **new car, truck, 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! Apply for your Vehicle Loan and then spin the Bingo Wheel to see how much your rate will drop. It's easy to save BIG!

*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.

Working For People, Not For Profits.



Spring into Action







April is **National Financial Literacy Month**; spring into action with us by completing the checklist provided below! Studies show that financial education MATTERS. Those with financial knowledge have better savings, lower debt, and greater wealth. This checklist should help give you a better overview of your current financial situation and help get you on the path of where you want to be.

- ☐ Set aside an afternoon to assess your personal finances: take a deep dive into your accounts, pull your credit score, make a bill calendar, and calculate your income.
- ☐ Open a Share Savings account with us and set up an automatic, monthly draft to boost your safety net.
- ☐ Decrease your bills by writing down all subscriptions and unsubscribing from ones you no longer use or need. Also, shop around on your insurance policies to ensure you are getting the lowest rate.
- ☐ Use Online Banking to stay better connected to your finances. Online Banking is a secure way to view your balances, transfer funds, and have better control over your cards.

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



Join Us in the Community

Stop by and say Hello to your favorite Credit Union Representatives at local events. We have many fun upcoming events that we would love to see you at.

April 26th - Bright Ideas 5k Run (Cypress Gardens):

This event raises funds to provide local teachers with grants for innovative classroom projects.

May 17th - Keep 'em Healthy, Get 'em Moving Fun Run (Berkeley High School):

This event supports the initiative at Berkeley High School to promote wellness in our local community.



About Our Offices

MAIN OFFICE

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

Phone: (843) 761-4001

Fax: (843) 761-7011

Travis Allen

Rhonda Rosenberger

Lynn Ray

Michelle Jones

Cathy Bowers

Antuan Cromedy

Marcie Henderson

Craig Roark

Stephany Bowman

Erin Hass

Deborah Martin

Mariah Davis

Sarah Grooms

Adrienne Peters

MYRTLE BEACH OFFICE

1232 Farrow Parkway • Suite A

Myrtle Beach, SC 29577

Phone: (843) 839-2225

Fax: (843) 839-2227

Ryan Bell

Tyreek Canty

Mary Kopczynski

Amanda Fisher

Christina Peralta

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

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William Finn

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Lateshia Spann, Chair

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Loan Rates & Information*

Rates effective as of 2-27-2025

Loan Type	Annual Percentage Rate
Home Equity (variable)	7.50%
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 2-28-2025

Loans	\$54,593,633
Shares	\$67,507,583
Assets	\$81,006,832
Members	6,990

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

Share Dividend News

For the first quarter of 2025 dividends were posted on 3-31-2025 as follows:

\$5 & up 0.15% APY*

*Annual Percentage Yield

