

QUARTERLY REVIEW



APRIL 2026

*"Your Hometown
Credit Union!"*

Recap from our Annual Meeting



*Pictured: William Finn, Denny Thompson, Travis Allen,
Chris Wilson and Rosa Lee Davers*

Our Annual Meeting took place on February 10, 2026, and we reflected on the previous year as well as held our annual elections for our Board and Committee members. At this year's meeting, Rosa Lee Davers (Board Member), Denny Thompson (Board Member), John Fondren (Board Member), and Jason McKinney (Supervisory Committee Member), were officially voted in to serve.

Please remember that if you could not attend the Annual Meeting, we have copies of the 2025 Annual Report at both of our locations.

We would also like to give a special shoutout to the local companies who donated raffle items this year. Thank you to each of you for all that you do in the community!

- Moncks Corner Florist
- Opheila's Wines and Bites
- Fireside SC

Holiday CLOSINGS

Memorial Day Monday, May 25

Juneteenth Friday, June 19

**YOUR RATE JUST HIT
BINGO**

**DROP YOUR RATE up to 2% APR
ON QUALIFYING VEHICLE LOANS!***

Ready to score a lower rate on your next vehicle loan? With our **Vehicle Loan Bingo Special**, you can play your way to extra savings.

It's simple: stop by a branch, draw a ball, and watch your interest rate drop. Every draw wins a rate reduction **up to 2.00% APR Off.***

Don't wait! This limited time offer won't last long. Stop by and 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.

Working For People, Not For Profits.



Money Market Accounts are Coming Soon!

Santee Cooper Credit Union is excited to announce that we will begin offering Money Market Accounts later this year! These accounts are a great way to earn more money on your funds. We are offering the following options:

Money Market Tiers*	APR
\$2,500 to \$9,999	0.40%
\$10,000 to \$24,999	0.50%
\$25,000 to \$49,999	0.60%
\$50,000 to \$99,999	0.75%
\$100,000 and over	1.00%

*A \$2,500 minimum balance is required to open a Money Market Account. No more than 6 withdrawals can be made per month. If your account falls below the average daily balance required for your specific tier type, a \$10.00 monthly service charge would be assessed. An Excessive Withdrawal Fee of \$5.00 per transaction would be assessed for any transaction over 6 per month. Dividends are paid monthly, on the last day of the month, if the average daily balance is maintained based on the minimum balance required for the specific tier. Rates are variable and based on the current rate schedule.

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
Antuan Cromedy
Cathy Bowers
Marcie Henderson
Craig Roark
Erin Hass

Deborah Martin
Mariah Davis
Sarah Grooms
Adrienne Peters
Haylee Wilson
Lindsey Vernarec
Natalie Litchfield
Annalee Austin

MYRTLE BEACH OFFICE

1232 Farrow Parkway • Suite A
Myrtle Beach, SC 29577

Phone: (843) 839-2225

Fax: (843) 839-2227

Christina Czepiel
Amanda Fisher

Christina Peralta
Carly Lussier

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

SUPERVISORY COMMITTEE

Jeff Zelenak, Chair
Jill Marshall
Jason McKinney

Proudly Giving Back

We are so incredibly proud to announce that a portion of our December **Skip-A-Pay** fees have been donated to three local organizations making a world of difference in Berkeley and Horry Counties!

♥ Caleb's Dragonfly Dreams (Horry County)

♥ Jean's Angels (Berkeley County)

♥ Miracle League (Berkeley County)

These groups work tirelessly to create positive change, and we are honored to support their missions. A massive **THANK YOU** to our members who participated in **Skip-A-Pay**; you made this possible!



Caleb's Dragonfly Dreams Donation



Jean's Angels Donation



Miracle League Donation

CU in the Community

Stop by and say hello to your favorite Credit Union team members at our upcoming events.

April 25th - Bright Ideas 5k Run (Cypress Gardens)

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



Moncks Corner St. Patrick's Festival
March 7th, 2026

Loan Rates & Information*

Rates effective as of 2-28-2026

Loan Type	Annual Percentage Rate
Home Equity (variable)	7.00%
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 2-28-2026

Loans	\$61,546,072
Shares	\$76,756,523
Assets	\$91,657,349
Members	7,128

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

Share Dividend News

For the second quarter of 2026 dividends were posted on 3-31-2026 as follows:

\$5 & up 0.15% APY*

*Annual Percentage Yield

