

QUARTERLY REVIEW



JULY 2025

*"Your Hometown
Credit Union!"*

SCAM ALERT

Mobile Wallets Targeted

These days, fraudsters are upping their game with a new scam targeting mobile wallets.



These scams start with a fake text message claiming you owe unpaid tolls with a link to a website that looks legitimate. However, once you enter your card information, the scammers attempt to add your card to their mobile wallet. The fake website then asks for a passcode, claiming it's for "verification". In reality, this is the one-time passcode sent to your phone to complete the mobile wallet set up.

How to Protect Yourself

Never click on links in unsolicited texts. If you receive a message about unpaid tolls, visit the official tollway website or call them directly to verify.

Stay vigilant and protect your information because once scammers gain access to your mobile wallet, your money could be just a click away.

Holiday CLOSINGS

Labor Day

Monday, September 1

Columbus Day (Staff Training Day)

Monday, October 13

Thanksgiving

Thursday & Friday, November 27-28

Christmas

Thursday & Friday, December 25-26

Swap & Drop



GET 1.50% OFF  **NO PAYMENTS**
Your Approved Rate* **for 90 Days***

Now's the time to give your summer budget a boost with our **Swap & Drop Vehicle Loan Promotion!**

For a limited time, we'll **lower your current rate by 1.50%** when you refinance your auto loan with us **AND you won't have to make a single payment for 90 days!***

HOW MUCH COULD YOU SAVE?

\$40,000	Loan Amount	\$40,000
60 Months	Term of Loan	60 Months
7.50%	Interest Rate	6.00%
\$801.52	Monthly Payment	\$773.31
\$8,091.08	Total Interest Paid	\$6,398.72

In this example, lowering your rate from **7.50%** to **6.00%** could reduce your monthly payment by **\$28.21**. Even better, over the life of the loan, you could save **\$1,692.36** in interest!^

What are you waiting for? Get on the road to saving BIG this summer!

Apply Today!

*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. This program does not apply to existing vehicle loans financed with Santee Cooper Credit Union. No payments for 90 days. Interest will continue to accrue during this time. ^Chart for educational purposes only.

Working For People, Not For Profits.

Bright Financial Futures Start Here!

Ready to give your kids a financial head start? Our **Young Savers Account** is the perfect back-to-school essential for financial smarts!

Designed for members under 18, our Young Savers Account is the ideal spot for allowance, birthday money, and teaching invaluable saving habits.

Benefits include:

- ✓ We start them on their savings journey with the first \$5.00 deposited into their account.
- ✓ Birthday Bonus! We'll add another \$5.00 every year during their birth month until age 18.
- ✓ They will earn dividends on their money.

Ready to open an account? Visit any of our branches today and set your child on the path to a bright financial future.

Community Corner



April 26, 2025
Bright Ideas 5K



May 23, 2025
H.E. Bonner Elementary School
Career Day on Wheels



May 6, 2025
Miracle League Volunteer Event



June 11, 2025
Moncks Corner Police Dept
Summer Camp



June 11, 2025
Moncks Corner Police Dept
Summer Camp

Come and say hello to your favorite Credit Union team members at one of our upcoming local events! We've got a lineup of fun gatherings, and we'd love to see you there.

- **August 2, 2025** – OneBerkeley Back to School Festival
- **August 20, 2025** – Annual Cross Kids Day



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
Haylee Wilson
Lindsey Vernarec
Julianna Smith
Chase Allen

MYRTLE BEACH OFFICE

1232 Farrow Parkway • Suite A

Myrtle Beach, SC 29577

Phone: (843) 839-2225

Fax: (843) 839-2227

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

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Loan Rates & Information*

Rates effective as of 5-31-2025

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 5-31-2025

Loans	\$58,186,727
Shares	\$84,821,823
Assets	\$70,551,527
Members	7,008

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

Share Dividend News

For the second quarter of 2025, dividends were posted on 6-30-2025 as follows:

\$5 & up 0.15% APY*

*Annual Percentage Yield

