

QUARTERLY REVIEW



JULY 2026

"Your Hometown
Credit Union!"



Summer FINANCIAL CHECKUP

3 moves to make
right now!

Summer is a great time to pause, refresh, and reset your finances.

1 REVIEW YOUR LOAN RATES

If you're financed elsewhere, you may be paying more than you need to be! Compare your current rates with ours and see how we can help.

2 PUT IDLE SAVINGS TO WORK

Give your money a summer job. Share Certificates are a smart, low risk way to grow your money while you enjoy the season.

3 CHECK YOUR BUDGET FOR BACK TO SCHOOL

School season will be here before you know it. Start setting aside money today with automatic transfers.

As your hometown credit union, we're here to help you make the most of every season. Stop by or visit

www.santeecoopercreditunion.com to explore all the ways we can help!

Holiday CLOSINGS

Labor Day

Monday, September 7th

Columbus/Indigenous Peoples' Day

Monday, October 12th



Why keep a higher rate when you could lower your monthly payment and keep more money in your pocket? With our Swap and Drop Loan Special, you can refinance your current vehicle loan from another lender and drop your rate by **1.5% APR!*** Plus, enjoy no payment for **90 days!***

HOW MUCH COULD YOU SAVE?

\$40,000	<i>Loan Amount</i>	\$40,000
60 Months	<i>Term of Loan</i>	60 Months
7.50%	<i>Interest Rate</i>	6.00%
\$801.52	<i>Monthly Payment</i>	\$773.31
\$8,091.08	<i>Total Interest Paid</i>	\$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!^

Enjoy No Payments for 90 Days!*

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. Promotion available for auto, boat, RV, ATV, and motorcycle loans.

Working For People, Not For Profits.

Santee Cooper Credit Union

2026 Scholarship Recipients



We are so proud to celebrate this year's scholarship class! Thanks to the support of our amazing members, Santee Cooper Credit Union awarded eight (8) \$1,500 scholarships to deserving students from Berkeley and Horry County high schools. Giving back to the communities we serve is at the heart of what we do and it's your membership that makes it all possible. Wishing each of these students incredible success in the next chapter of their journey!



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

Miracle League 2026 Season



Santee Cooper Credit Union was back out at the field for the Miracle League Spring 2026 Season, and our staff couldn't have been more thrilled to be there. Our team had the privilege of coming out multiple days this season, stepping onto the field as buddies and cheering alongside some of the most inspiring athletes around.

We are also proud to serve as sponsors of the athletes' medals, presented at the end of the season in recognition of every player who gave it their all. The energy, the smiles, and all those who come out to support are a great reminder of what our community is all about!

CU in the Community



March 14, 2026
 Shuckin in the Park



April 4, 2026
 Myrtle Beach Spring Festival



May 22, 2026
 HE Bonner Elementary School Career Day

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

- August 1st – One Berkeley Back to School Festival
- August 28th – Freedom Church's Girls Night Out

Loan Rates & Information*

Rates effective as of 5-31-2026

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 5-31-2026

Loans	\$64,300,246.71
Shares	\$79,632,610.69
Assets	\$95,080,309.63
Members	7,189

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 6-30-2026 as follows:

\$5 & up 0.15% APY*

*Annual Percentage Yield

