

QUARTERLY REVIEW



SEPTEMBER 2026

*"Your Hometown
Credit Union!"*



Santee Cooper Credit Union is proud to bring **Cashy**, a plug-and-play financial education game, to our community! Cashy is a fun, interactive plug-and-play game designed to bring financial literacy directly into K-12 classrooms - no prep required! Students learn budgeting, saving, investing, and banking basics through engaging game play. Best of all, it's available at no cost to local teachers.

If you are a teacher or know of a teacher, please help us spread the word. For more information or to request Cashy for your classroom, contact our Business Development Specialist, Sarah Grooms, at sgrooms@santeecoopercu.org.

Holiday CLOSINGS

Columbus/Indigenous Peoples' Day

Monday, October 12

Thanksgiving

Thursday & Friday, November 26-27

Christmas

Thursday & Friday, December 24-25

New Year's Day

Friday, January 1



*Offer valid as of October 1, 2026 and may be canceled at any time. \$500 direct deposit minimum must happen within 60 days of account opening. If all requirements are met within 60 days of account opening, the \$100 will be deposited into the checking account within 30 days after the promotional period ends as long as the account is in good standing and has a balance greater than zero before the \$100 is paid. ^ Full-service checking includes Direct Deposit and enrolling in Courtesy Pay and Online Banking.

Promotional Calendar

OCTOBER

- New Checking Account Promotion Begins
- Breast Cancer Awareness Month: Pink for a Purpose Begins
- Food Drive for Helping Hands of Goose Creek
- Holiday Skip-a-Payment is Back
- Vendor Market
October 10th, 10am - 2pm
(Moncks Corner Branch)

NOVEMBER

- Holiday Vehicle Loan Rate Drop Promotion Begins
- New Checking Account Promotion
- Food Drive for Helping Hands of Goose Creek

DECEMBER

- Holiday Vehicle Loan Rate Drop Promotion
- New Checking Account Promotion

For more information on these or other events, please visit santeecoopercu.com



Working For People, Not For Profits.



How to Give Back This Fall with SCCU

At Santee Cooper Credit Union, we believe in the well-being of our entire community. This fall, we're excited to share two meaningful opportunities for our members to make a real difference right here at home.

Pink for a Purpose: Breast Cancer Awareness Month

Throughout the month of October

We are honored to stand alongside the millions of individuals and families affected by breast cancer. Throughout the month, members can make a donation at our teller line and receive a pink ribbon to write their name or the name of someone in their life who has faced breast cancer. Together, we'll create a powerful display of love, remembrance, and hope.

Food Drive for Helping Hands of Goose Creek

October through November

Starting in October and running through November, SCCU will be collecting non-perishable food donations for Helping Hands of Goose Creek, a local food pantry serving our neighbors in need.

The pantry's most-needed items include:

- Dry breakfast items (cereal, pancake mix, oatmeal, grits)
- Peanut butter and jelly
- Boxed meals (Hamburger Helper, Zatarain's rice)
- Boxed potatoes (mashed, scalloped)
- Canned meats
- Hygiene essentials (body wash, shampoo, conditioner, toothpaste)

Drop off your donations at any SCCU branch location. No contribution is too small, even a single item can help put food on a family's table.

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
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

CU in the Community



August 1, 2026
One Berkeley Back
to School Festival



August 19, 2026
Cross Kid's Day



September 13, 2026
EmpowerLit Battle
of the Cakes

Loan Rates & Information*

Rates effective as of 9-23-2026

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 8-31-2026

Loans	\$67,252,157
Shares	\$80,103,725
Assets	\$95,824,480
Members	7,268

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

Share Dividend News

For the third quarter of 2026 dividends were
posted on 9-30-2026 as follows:

\$5 & up 0.15% APY*

**Annual Percentage Yield*

