

QUARTERLY REVIEW



OCTOBER 2025

*"Your Hometown
Credit Union!"*

INSTANT ISSUE CARDS *are Here!*

We are very excited to announce the launch of our newest service, Instant Issue cards!

So, what does this mean exactly?

We are now able to issue debit and/or credit cards in both of our branches! We want to provide you with as much convenience as possible. With instant issue, you can now open a checking or savings account and leave with a card that day! What if you have fraud on your account? Don't worry! We can issue you a new card and have it in your hands the same day when you stop by a branch.

Holiday **CLOSINGS**

Columbus Day

Monday, October 13

Thanksgiving

Thursday & Friday, November 27-28

Christmas

Wednesday, December 24

Closing at 1:00 PM

Closed Thursday & Friday,
December 25-26

**Ditch the
FEE
& Switch To
FREE**



We've Eliminated the \$2 Checking Fee.*

You Asked. We Listened. We're always looking for ways to make banking better for our members. That's why we've eliminated the \$2 monthly checking account fee so you can enjoy a truly FREE Checking account.* It's one more way we're keeping our promise to provide value, savings, and service that put our members first.

Don't currently have a checking account with us?

**When you open your FREE
Checking, you'll get**

PAID \$100!**

How to Get Paid:

- ☒ Open a Full-Service Checking^
- ☒ Have a Direct Deposit of \$500 or more within 60 Days**

What are you waiting for? Open Your FREE Checking Account Today!

* Fees for additional services such as Courtesy Pay, NSF, & Bill Pay Inactivity will still apply. See Credit Union for details.
** Offer valid as of October 1, 2025 and may be canceled at any time. 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 Account includes direct deposit, enrolling in Courtesy Pay and Online Banking.

Working For People, Not For Profits.



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
Natalie Litchfield

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

Rosa Lee Deavers, Chair
Karen Whaley, Vice Chair
Yajaira Bess, Secretary
Denny Thompson, Treasurer
William Barlow
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SUPERVISORY COMMITTEE

Lateshia Spann, Chair
Jeff Zelenak
Jill Marshall



Holiday Skip-A-Pay is back for another year! You can skip your loan payments (excluding Real Estate and Visa® Credit Cards) during the month of December. Do you have multiple loans with us? You may skip more than one loan for an application fee of \$30 per loan skipped.

To give back to our local community, we've decided to donate 1/3 of each application fee to a local charity.

Skip-A-Pay applications can be found on our website as well as in both branches. We can also e-mail you a copy if you reach out to scu@santeecoopercu.org. Please note the deadline to apply for a Skip-A-Pay is **November 30, 2025**.

*All accounts must be current and in good standing to qualify. You may skip more than one loan for an application fee of \$30 per loan skipped. If you choose to have the application fee deducted from your credit union account, the funds must be available for withdrawal before the application request will be processed. Interest will continue to accrue on all skipped loan payments. By signing the application, you authorize Santee Cooper Credit Union to extend the due date of your final loan payment by the number of payments skipped. You understand that interest will continue to accrue at your current loan rate. Regular payments will resume on the first regular payment date of the month following the skipped payment(s). If your skipped loan has GAP coverage and you need to file a claim, it may affect the amount paid on your claim. If loan payments are being paid by disability insurance, a postponement will not be granted. All Skip-A-Pay requests are subject to approval. Restrictions may apply.



COOPERATION FOR A PROSPEROUS WORLD

International Credit Union Day
October 16, 2025

Why do hundreds of millions of people worldwide choose credit unions? Because each credit union puts an emphasis on providing service to its members and local communities. That local service –community by community–contributes to a global reach that touches more than 411 million members. This **October 16, 2025**, Santee Cooper Credit Union will join more than 74,000 credit unions from 104 countries to celebrate the 77th anniversary of International Credit Union Day®.

Please stop by our branches on October 16th to help us celebrate what makes credit unions unique, which is our member-first philosophy and drive to give back to our local community one person at a time.

CU in the Community



June 28, 2025
Town of Moncks Corner
Independence Day Festival



August 6, 2025
Trident United Way – Food Box
Preparation



August 20, 2025
Cross Kids' Day



August 22, 2025
Night at the Pelicans
Baseball Field

Upcoming Events

Town of Moncks Corner Halloween Festival – October 29, 2025

Hometown Halloween at Market Common – October 31, 2025

Loan Rates & Information*

Rates effective as of 9-26-2025

Loan Type	Annual Percentage Rate
Home Equity (variable)	7.25%
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 8-31-2025

Loans	\$59,159,183
Shares	\$71,496,956
Assets	\$85,652,992
Members	7,039

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

Share Dividend News

For the third quarter of 2025 dividends were posted on 9-30-2025 as follows:

\$5 & up 0.15% APY*

*Annual Percentage Yield

