



“Your Hometown Credit Union!”

# Quarterly Review

Working for People, Not for Profits.

April 2022



During the 1st Quarter of June and July of this year, our Debit and Credit Card Program will be going through an upgrade, which will mean new services for you! With the upgrade, you will keep your current SCCU Debit and Credit Card until those cards expire.

## What is coming with this upgrade?

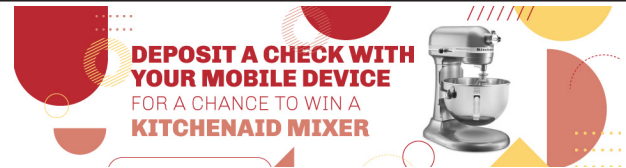
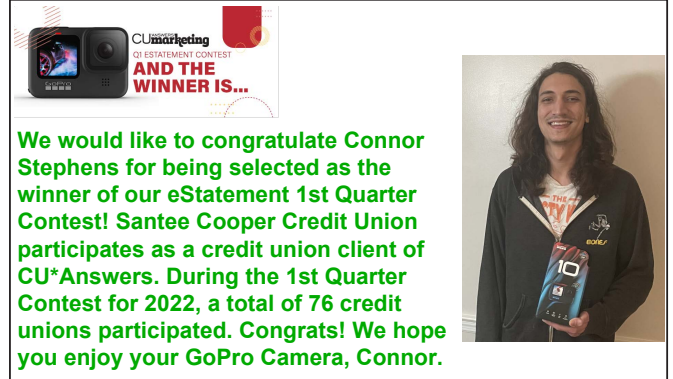
**Revamped Rewards Program for Credit Cards** - Our current rewards program will have a completely new name and look, but don't worry you won't lose out on any of your existing points! We think you'll like the upcoming changes that will be released later this summer.

**Integrated Card Controls in Your Mobile App**- Our CardValet® App is going away in late summer of 2022, but with our upgrade, we plan to release an updated version of the Santee Cooper Credit Union mobile app before CardValet goes away completely. This new version will have card controls within our app that will give you the ability to turn your SCCU Debit and Credit Card on/off and receive transactional notifications to your mobile device.

**Digital Wallets** - This new service will give you the ability to add your Santee Cooper Credit Union Debit and Credit Card to your smartphone's wallet and use at various merchants including online and for in-store purchases. We are planning to add digital wallets for use with Apple Pay, Samsung Pay and Google Pay. We anticipate this service to be available during the fall of 2022.

**Instant Issue** - We anticipate this service being available at both branch locations 1st quarter of 2023. Instant Issue will give us the ability to print your SCCU Debit and Credit Card instantly without having to wait for it to arrive in the mail!

As we get closer to our Debit and Credit Card Upgrade, we will share more details about what to expect and how to prepare. Please be on the lookout for important updates that we will share on our website ([www.santecoopercreditunion.com](http://www.santecoopercreditunion.com)) as well as through e-mail blasts and notifications through the mail.



The 2nd Quarter Contest will go live on April 1, 2022! One (1) Prize Winner will be selected on or about June 5, 2022 by a random drawing from all qualified entries received by a participating credit union. Contest limited to one entry per member. Not all members qualify for Remote Deposit Capture. No purchase necessary. Prize will be awarded by CU\*Answers.



**Do you have a graduating senior at Berkeley, Timberland, Socastee or Conway High School?** If so, Santee Cooper Credit Union has a scholarship opportunity. We would like to award (4) \$1,000 scholarships to one graduating senior at each school mentioned above. Scholarship applicants must meet the following criteria in order to apply:

**\*Has a cumulative GPA of at least a 2.50**

**\*Plans to attend a 2 or 4 year accredited institution, community college, trade school, vocational school or university as a full time student**

**\*Must fully complete the Scholarship Application and return to Santee Cooper Credit Union with all required documents by April 22, 2022.**

**\*All family members of Santee Cooper Credit Union officials, volunteers and employees are excluded from eligibility.**

Applications are available on our website at:  
[www.santecoopercreditunion.com](http://www.santecoopercreditunion.com)

## About Our Offices

### MAIN OFFICE

612 Rembert C. Dennis Blvd.  
Moncks Corner, SC 29461  
Phone #: (843) 761-4001  
Fax #: (843) 761-7011

Melynda Champion • Rhonda Rosenberger  
Lynn Ray • Michelle Jones • Cathy Bowers  
Antuan Cromedy • Marcie Henderson  
Pam Bauman • Elizabeth Johnson  
Craig Roark • Stephany Bowman  
Samone Sumpter • Hannah Anderson  
Kennan Shine

### MYRTLE BEACH OFFICE

1232 Farrow Parkway • Suite A  
Myrtle Beach, SC 29577  
Phone #: (843) 839-2225  
Fax #: (843) 839-2227

Ellie Scanlon • Sarrah Van Patten-Steiger  
Brad Drewry

### HOURS

8:15 a.m.-5:00 p.m. • Monday-Friday Drive-  
thru open until 5:30 pm on Friday

### GEORGETOWN-WGS

(currently suspended due to COVID-19)

8:00 a.m.-11:30 a.m. • Tuesdays • ext. 2470

### CROSS-CGS

(currently suspended due to COVID-19)

8:00 a.m.-11:30 a.m. • Wednesdays • ext. 6328

HOME TELECOM MAIN OFFICE DAILY COURIER  
SERVICE

EMAIL: [SCCU@santecoopercu.org](mailto:SCCU@santecoopercu.org)

### BOARD OF DIRECTORS

William Finn, Chair  
Susan Jackson, Vice Chair  
Rosa Lee Deavers, Secretary  
Denny Thompson, Treasurer  
Karen Whaley  
William Barlow  
Vernon Hardee  
Brittany White  
Yajaira Bess

### CREDIT COMMITTEE

Chris Wilson, Chair  
Alfred Beaty  
Sam Dabbs

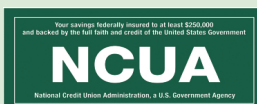
### SUPERVISORY COMMITTEE

Karyn Seesan, Chair  
Lateshia Spann  
Jeff Zelenak

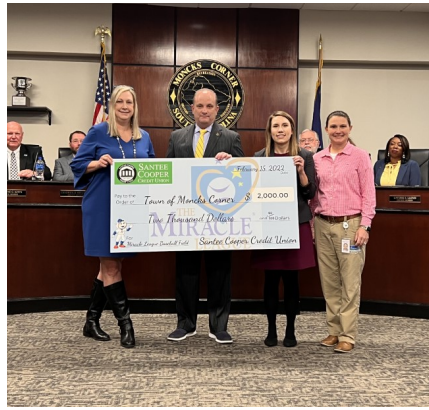
### Financial Facts

As of 02-28-2022

LOANS: ..... \$43,861,685  
SHARES: ..... \$67,041,565  
ASSETS: ..... \$76,135,680  
MEMBERS: ..... 7,080



## Donations for 2021 Holiday Skip-A-Pay



During the month of February, we presented two donation checks in relation to our Skip-A-Pay Promotion that happened during the month of December 2021. We were excited to present a donation to the Miracle League Field for the Town of Moncks Corner as well as a donation to Help 4 Kids in Myrtle Beach. Pictured above to the left is Melynda Champion, CEO of Santee Cooper Credit Union and Michelle Jones, Manager of Marketing/HR presenting the Miracle League donation before Moncks Corner Town Council to Mayor Locklear and Becky Ellison, Recreation Director. Pictured above to the right is Sarrah Van Patten-Steiger, MSR II of Santee Cooper Credit Union, presenting the donation check to the Founder of Help 4 Kids, Barbara Mains.

At Santee Cooper Credit Union, we celebrate National Credit Union Youth Month during the month of April. This year's theme is "Save Small. Dream Big at your Credit Union." We want financial education to be fun for youth and the theme of this year's Youth Month teaches kids about the importance of saving money and watching your savings grow over time.



We actually have savings accounts specifically for kids known as our Young Savers Accounts. The Credit Union puts in the first \$5.00 deposit in the account to get your child or grandchild started. On top of that we also put in an additional \$5.00 every year during the child's birth month up until the age of 18.

Please note some content about National Credit Union Youth Month is from CUNA.org.

## Loan Rates & Information\*

\*Effective as of 03-30-2022

LOAN TYPE	ANNUAL PERCENTAGE RATE
Home Equity (variable).....	4.00%
Share Secured up to 24 mo .....	2.00%
up to 60 mo .....	4.00%
Certificate Loan 2% above Certificate rate up to maturity of certificate	
VISA Classic.....	11.99%
VISA Platinum.....	8.99%

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

## DIVIDEND NEWS

For the first quarter of 2022 dividends were posted on 03-31-2022 as follows:  
\$ 5 & up.....0.03% APY\*

\*Annual Percentage Yield

## Holiday Closings

The credit union will be closed to observe the following holidays:

**Good Friday:**  
Friday, April 15, 2022

**Memorial Day:**  
Monday, May 30, 2022

**Juneteenth:**  
Monday, June 20, 2022

**Independence Day:**  
Monday, July 4, 2022