



"YOUR HOMETOWN CREDIT UNION!"

Quarterly Review

Working for People, Not for Profits.

January 2021

IS YOUR CONTACT
INFORMATION
UP-TO-DATE?



As changes happen throughout the year (i.e. a move, marriage, death, birth), changing an address, beneficiary, contact number or name on an account may be the last thing on your mind. As we begin a new year, we encourage you to take some time to update any contact information that may have changed recently. This information could be your mailing address, phone number, e-mail address, etc.

Did you know that you have the ability to update your contact information 24/7 in It's Me 247 Online Banking and in our Mobile App? Simply login and find the "Info Center" tab and click on "Personal Information" where you can edit your address, phone number, e-mail address and setup a code word.

BAD ADDRESS FEE

It is very important that you update your address with us in a timely manner. With our upgraded system, bad addresses are flagged with returned mail and for every account that you have with us (i.e. Savings, Checking, Christmas Club, etc), you will be charged **\$5.00 per account per month** for a bad address. This fee is in place to encourage our members to update their address with us ASAP so that we can ensure we are sending monthly statements and other important notices to the correct location.

For questions about this fee, please feel free to reach out to either of our branches.

uChoose Rewards®

Do you have a Santee Cooper Credit Union Visa® Credit Card?

If so, don't forget about our uChoose Rewards Program that is available for both our Visa® Platinum and Visa® Classic cards. For every \$1 you spend on purchases, you will earn 1 point. You can also earn additional points for shopping at participating retailers with your credit card.

You can redeem points for: Cash Back, Merchandise, Travel, Event Tickets and Merchant Gift Cards. Please visit uchooserewards.com to view point details (i.e. how many points you have), redemption options, and to browse through participating retailer offers.



SANTEE
COOPER
CREDIT UNION

FEBRUARY 9, 2021

ANNUAL MEETING

Don't miss the 2021 Credit Union Annual Meeting! For the first time ever, our meeting will be held virtually instead of in person. You can join us via video or by calling in. During our Annual Meeting we will hold elections for the Board of Directors, Supervisory Committee and Credit Committee. For those members that would like to vote, you must join the meeting with video. All members that attend the meeting will have a chance to win a Yeti Cooler as well as our annual gift to the membership.

When: Tuesday, February 9, 2021

Time: 2:00 PM

Where: Due to COVID-19, we will be holding our Annual Meeting virtually this year via Zoom. Members will have the capability to join the meeting using video or by calling in using their phone. Registration is required to join the meeting.

Please visit:

<https://www.santeecoopercreditunion.com/about-us/annual-meeting-2021>

for registration information.

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 • Courtney Martin
Marcie Henderson • Pam Bauman
Paige Covington • Monte McCre
Hunter Welch • Regina Browder
Shawna Laird

MYRTLE BEACH OFFICE

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

Ellie Scanlon • Katie Sullivan
Aliyah Alston • Sarrah Van Patten-Steiger

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@homesc.com

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
Thomas Edens

SUPERVISORY COMMITTEE

Karyn Seesan
Lateshia Spann

Financial Facts

As of 11-30-2020

LOANS: \$42,294,528
SHARES:..... \$55,997,539
ASSETS: \$64,549,707
MEMBERS: 7,186



WANT TO SKIP YOUR
CREDIT CARD PAYMENT?+

If you have a VISA® Credit Card with us, you may be eligible to skip your minimum payment for February 2021. We realize that you may need extra money at the beginning of the year and we want to help in any way possible. The Skip-A-Pay will be available for both our VISA® Classic and VISA® Platinum cards. On your January 2021 statement, the "Minimum Payment" box will be replaced with the words "SKIP PAY" for all eligible credit cardholders.

If you are eligible to skip your February payment, you will not need to turn in any paperwork if you choose to participate. However, please know that you do not have to participate in the Skip-A-Pay Promotion. If you would like to make your minimum payment for the month of February, you will find that payment amount on the top right-hand corner of your January statement. For any questions about this promotion, please contact either of our branches.

+Restrictions do apply. Interest will continue to accrue on all skipped loan payments. All accounts must be current and in good standing to qualify.

One (1) Prize Winner will be selected on or about March 5, 2021 by a random drawing from all qualified entries received by a participating credit union between January 1, 2021 and February 28, 2021. Eligible members can enter the contest by enrolling for eStatements through It's Me 247 Online Banking by clicking on "Info Center" and then "eStatement Options" and completing the enrollment. No purchase necessary. Prize will be awarded by CU*Answers.

Loan Rates & Information*

*Effective as of 12-18-2020

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 fourth quarter of 2020 dividends were posted on 12-31-2020 as follows:
\$ 5 & up.....0.05% APY*
*Annual Percentage Yield

Holiday Closings

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

New Year's Day,
Friday, January 1, 2021

MLK Jr. Day,
Monday, January 18, 2021

Good Friday,
Friday, April 2, 2021