



"Your Hometown Credit Union!"

Quarterly Review

Working for People, Not for Profits.

July 2023



2023
SANTEE COOPER
CREDIT UNION
SCHOLARSHIP



Santee Cooper Credit Union will be hosting a free Lunch and Learn event on Wednesday, August 2, 2023 at the Chapin Memorial Library located at 400 14th Ave N, Myrtle Beach, SC 29577. The event will be held from 12:00-1:00 PM. The topic will be on "How to Protect Yourself from Fraud and Scams." During this session, we will go over things to look for in regards to common scams as well as different ways to protect yourself from fraud. Lunch will be provided at this event.

Please make your reservation by calling Michelle Jones at (843) 761-4001.

Registration for this event closes on Friday, July 28, 2023.



2023 SCCU Scholarship Winners

Top Left: David Raynor (Myrtle Beach High School)

Top Middle: Saniyah Wynn (Timberland High School)

Top Right: Jackson McCoy (Carolina Forest High School)

Bottom Left: Lacey Hennessy (Berkeley High School)

Bottom Middle: Hugh Strickland (Green Sea Floyds High School)

Bottom Right: Sommer Unzicker (Socastee High School)

We would like to congratulate the 2023 Santee Cooper Credit Union Scholarship winners, David Raynor, Saniyah Wynn, Jackson McCoy, Lacey Hennessy, Hugh Strickland and Sommer Unzicker. The scholarship winners were judged based on the following criteria: an Essay, overall GPA, and Personal Statement. Each of these students will receive \$1,250 that can be used towards the cost of continuing their education this fall.

The scholarship program was established as a way to help students achieve their goals of furthering their education.



One (1) Prize Winner will be selected on or about September 5, 2023 by a random drawing from all qualified entries received by a participating credit union between July 1, 2023 and August 31, 2023. Each time an eligible member **uses their debit card with their signature** during the contest period, they will be entered in the contest allowing for multiple entries. PIN-based transactions will not be entered in the contest. Prize will be awarded by CU*Answers.

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 • Craig Roark
Stephany Bowman • Jasmine Mood
Rhonda Blalock • Erin Hass

MYRTLE BEACH OFFICE

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

Ellie Scanlon • Elisa Askey
Mary Kopczynski • Tyreek Canty

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

BOARD OF DIRECTORS

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Yajaira Bess, Secretary
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Lateshia Spann
Jeff Zelenak

Financial Facts

As of 05-31-2023

LOANS: \$51,259,636
SHARES: \$66,752,063
ASSETS: \$78,429,269
MEMBERS: 6,921



"People Helping People" - Giving Back to Our Community

We love being able to help our local community! During the month of April 2023, we presented two donation checks in relation to our Skip-A-Pay Promotion that happened in December 2022.

One of the organizations that received a donation check was Hope Repair in Moncks Corner, SC. "Hope Repair began as an Outreach Ministry of Pointe North Church in October 2009" (www.hope-repair.org). The organization utilizes volunteer teams to work on homes throughout Berkeley County for families that are unable to do so for themselves. This could include building a wheelchair ramp and steps, fixing a leaky roof, repairing unsafe floors, updating piping, etc.

The other organization that received a donation check was the Disabled American Veterans - Chapter 30 in Myrtle Beach, SC. Donation funds are used to assist local disabled and ill veterans and/or their families with food, rent, utilities, clothing, and filing claim forms for their benefits. The local Myrtle Beach Chapter is strictly volunteers.

Pictured above to the left is Michelle Jones, Manager of Marketing/HR, presenting the donation check to David Ensor of Hope Repair. Pictured above to the right is Ellie Scanlon, Branch Manager of Myrtle Beach, presenting the donation check to Ralph Jordan, Treasurer of the Disabled American Veterans - Chapter 30.

Update to Fee Schedule

On July 1, 2023, we are introducing a new Checking Account product, which will be called Clean Slate Checking. This type of checking product is designed to help members rebuild their financial history if they have had previous issues with us or at another financial institution. This type of checking account would have ATM/Debit Card access with limitations. However, this account would not be eligible for Courtesy Pay, Mobile Deposits, Bill Pay or P2P (Person to Person payments).

Revised Fee Schedule as of July 1, 2023

Clean Slate Checking Monthly Service Fee	\$10.00
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Loan Rates & Information*

*Effective as of 06-27-2023

LOAN TYPE	ANNUAL PERCENTAGE RATE
Home Equity (variable).....	8.25%
Share Secured up to 24 mo	3.00%
up to 60 mo	5.00%
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 second quarter of 2023 dividends were posted on 06-30-2023 as follows:
\$ 5 & up.....0.10% APY*

*Annual Percentage Yield

Holiday Closings

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

Independence Day:
Tuesday, July 4, 2023

Labor Day:
Monday, September 4, 2023