



“YOUR HOMETOWN CREDIT UNION!”

Quarterly Review

Working for People, Not for Profits.

October 2019

**SAVE
THE DATE**



**FEBRUARY
2020**

**SYSTEM UPGRADE
COMING SOON**

We have some exciting news to share! In February 2020, you will have access to many new and improved financial services thanks to a system upgrade. Over the last several years, the Credit Union Staff has been working very hard behind the scenes to deliver the products and services that you want the most and we believe this upgrade will address those requests.

Please be on the lookout for more details about the system upgrade that will be shared with you over the next several months. We will have a page dedicated to the upgrade found on our website:

www.santeecoopercreditunion.com

For any questions, please feel free to contact the Credit Union in Moncks Corner at (843) 761-4001 or in Myrtle Beach at (843) 839-2225.

System Upgrade Improvements Include:

New Online Banking Platform:

Access your Santee Cooper Credit Union accounts anytime. With the system upgrade, you will now have access to many new features in online banking including Bill Pay.

Bill Pay:

Set up and schedule bill payments in online banking through either electronic payments or check payments.

New & Improved Mobile App:

We are excited to provide a more user-friendly mobile experience with even more capabilities such as mobile check deposit and mobile Bill Pay. With the new app you'll still be able to make transfers and check account balances.

Remote Deposit:

Deposit checks on the go by snapping a quick photo of them using our new and improved mobile app.

Enhanced eStatement Platform:

You will no longer have to login to a separate portal to view your eStatements - they can be accessed in the Online Banking Platform.



2019 Holiday Food Drive – “People Helping People”

During the month of November, Santee Cooper Credit Union will be collecting non-perishable food items to distribute to local food banks in Moncks Corner and Myrtle Beach. We will have a designated drop off area in the lobby at both our Moncks Corner and Myrtle Beach Branch. Please help us collect as many food items as possible this holiday season. All items collected will be delivered the week of Thanksgiving.

DIRECTORY

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
 • Sara Nan Barfield • Antuan Cromedy
 • Travon Middleton • Courtney Martin
 • Marcie Henderson • Raquel Johnson
 • Pam Bauman

MYRTLE BEACH BRANCH

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

Kathy Hane • Amy Goss
 • Monte McCrea • Aliyah Alston

HOURS

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

GEORGETOWN-WGS

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

CROSS-CGS

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
 Leisa Stilley, Secretary
 Denny Thompson, Treasurer
 Karen Whaley
 William Barlow
 Clayton Mauldin
 Will Brown
 Rosa Lee Deavers

CREDIT COMMITTEE

Chris Wilson, Chair
 Alfred Beaty
 Thomas Edens

SUPERVISORY COMMITTEE

Lauren Christensen, Chair
 James Stewart
 Karyn Seesan

Financial Facts

As of 08-31-2019

LOANS: \$42,136,462
 SHARES: \$50,125,856
 ASSETS: \$57,171,884
 MEMBERS: 7,376



Do you need a little extra spending money this holiday season?
 To spread some holiday cheer, Santee Cooper Credit Union would like to give you the option of skipping* one of your loan payments (excluding Real Estate and Visa® Credit Cards) for the month of December. Skip-A-Pay applications can be found in the lobbies of both branches or they can be e-mailed to you if you would like. To receive an e-mailed version of the application, please reach out to sccu@homesc.com.

Please note the deadline to apply for a Skip-A-Pay is December 2, 2019.

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



During the month of August, our staff participated in two Back to School Events. On August 1st, we were at the Foxbank Elementary School "Back to School Bash" and on August 14th we were at the "Cross Kid's Night" for both the elementary and high school.

Loan Rates & Information*

*Effective as of 09-24-2019

| LOAN TYPE | ANNUAL PERCENTAGE RATE |
|-----------------------------------------------------------------------------|------------------------|
| Home Equity (variable)..... | 5.25% |
| 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 2019 dividends were posted on 9-30-2019 as follows:
 \$ 5 & up.....0.10% APY*

*Annual Percentage Yield

Holiday Closings

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

- Columbus Day**, Monday, October 14, 2019
- Thanksgiving**, Thursday & Friday, November 28 & 29, 2019
- Christmas**, Tuesday & Wednesday, December 24 & 25, 2019
- New Year's Day**, Wednesday, January 1, 2020