



“Your Hometown Credit Union!”

Quarterly Review

Working for People, Not for Profits.

October 2021

Holiday Skip-A-Pay



Christmas is quickly approaching and Santee Cooper Credit Union would like to spread some holiday cheer by giving you the option of skipping* your loan payment (excluding Real Estate and Visa® Credit Cards) for the month of December. You may skip more than one loan for an application fee of \$30 per loan skipped.

Did you know?

We love giving back to our local community so we've decided to donate 1/3 of each application fee to a local charity this year.

Skip-A-Pay applications can be found on our website (www.santecoopercreditunion.com) as well as at both branches or they can be e-mailed to you. To receive an e-mailed version of the application, please reach out to scu@santecoopercu.org.

Please note the deadline to apply for a Skip-A-Pay is November 24, 2021.

** 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 request are subject to approval. Restrictions may apply.



Do you know about our Pay Anyone service? With Pay Anyone, you can send money directly from your Checking Account at Santee Cooper Credit Union to anyone even if they are not a member of SCCU. All you need is their e-mail address or a phone number capable of receiving texts. Once your request is processed, the person should receive the funds within 2-3 business days.

You can use Online Banking or our Mobile App to access Pay Anyone.

Questions about this feature? We would love to help walk you through the process. Just give us a call today!



Holiday shopping on your mind?

This holiday season you can earn **DOUBLE** or **TRIPLE** uChoose Rewards® points on all purchases+ when you use your Santee Cooper Credit Union Visa® Credit Card.

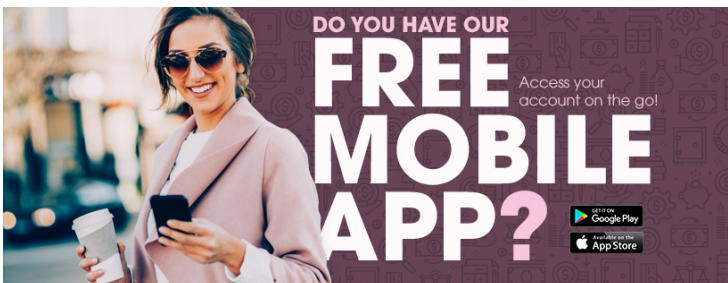
November 15-November 30, 2021—Earn triple points on purchases
December 1-December 31, 2021—Earn double points on purchases

With uChoose Rewards, points can be used to redeem:

- *Cash Back
- *Travel
- *Merchandise
- *Event Tickets
- *Merchant Gift Cards

For more information on redemption options, please visit uchooserewards.com.

+Double and triple points are only available for a limited time and on purchases only. Offer may end at any time. uChoose Rewards is a registered trademark of Fiserv, Inc. or its affiliates.



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 • Paige Covington
Monte McCrea • Elizabeth Johnson
Craig Roark • Kierra Sumpter
Stephany Bowman

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 • Elizabeth Roe

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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Alfred Beaty
Thomas Edens

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Lateshia Spann
Jeff Zelenak

Financial Facts

As of 08-31-2021

LOANS: \$44,539,624
SHARES: \$61,551,067
ASSETS: \$70,400,311
MEMBERS: 7,123



ENTER FOR A CHANCE TO WIN!

ENROLL IN BILL PAY

FOR A CHANCE TO WIN

**BOSE NOISE CANCELLING
WIRELESS HEADPHONES**

One (1) Prize Winner will be selected on or about December 5, 2021 by a random drawing from all qualified entries received by a participating credit union between October 1, 2021 and November 30, 2021. Please note Bill Pay is free of charge for active users (i.e. pay at least one bill per month). However, if you enroll in the Bill Pay Service and do not pay at least one bill per month, you will be charged \$5.00 for each month your account is inactive. Prize will be awarded by CU*Answers.

Tips for Avoiding Computer or Internet Scams

Scammers try all kinds of tactics to get your personal information. In this newsletter, we want to share some important tips to keep in mind:

- Use trusted security software and make sure it's updated regularly.
- Do not email financial information or account numbers. Email is not a secure method of transmitting personal information.
- Be cautious about opening attachments and downloading files from emails, regardless of who sent them.
- Use passwords that will be hard for hackers to guess. For example, use a mix of numbers, symbols, and capital and lowercase letters instead of easily guessed words.

Content from "Money Smart for Older Adults Resource Guide" published by the Bureau of Consumer Financial Protection.

Loan Rates & Information*

*Effective as of 09-22-2021

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,
Equipment and Personal Loans.

DIVIDEND NEWS

For the third quarter of 2021 dividends were posted on 09-30-2021 as follows:
\$ 5 & up.....0.03% APY*

*Annual Percentage Yield

Holiday Closings

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

Columbus Day: Monday, October 11, 2021

Thanksgiving: Thursday and Friday,
November 25 & 26, 2021

Christmas: Friday, December 24 & Monday,
December 27, 2021

New Year's Day: Friday, December 31, 2021