



"YOUR HOMETOWN CREDIT UNION!"

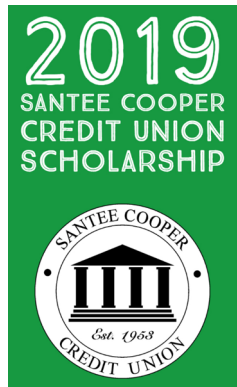
# Quarterly Review

Working for People, Not for Profits.

April 2019

## Do you have a graduating high school student?

Do you have a graduating senior at Berkeley, Timberland or Socastee High School? If so, Santee Cooper Credit Union has a scholarship



opportunity. We are awarding (3) \$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
- Graduating senior at Berkeley, Timberland or Socastee High School

Applications can be e-mailed to those students interested in applying. Please reach out to [sccu@homesc.com](mailto:sccu@homesc.com) if you would like to receive an application through e-mail. In order to be considered for a scholarship, applications must be returned by April 15, 2019.



## The Future is Yours

Picture it! Save for it! Share it!

In April, Santee Cooper Credit Union is celebrating Youth Month, which is the perfect time to help teach and encourage your kids to develop good financial habits. The theme this year is "The Future is Yours... Picture it! ... Save for it! ... Share it!"

Do you struggle with ways to teach your kids about money and finances?

One idea for interactive teaching is to set up three small boxes or jars in your child's room and label each of them; one of them will be for saving, one for spending, and one for sharing or donating. As your child receives birthday, holiday or allowance money, have them divide that money into each box. Through this method, kids will learn not only how to save, but also ways to set money aside for spending for themselves as well as others.

Once they save up money in their savings jar, help them open up a Young Savers Account at Santee Cooper Credit Union. One of the great things about a Young Savers Account is that the Credit Union will deposit \$5.00 into that account each year during that child's birth month until they reach the age of 18. Once the Young Savers account is open, encourage your child to make regular small deposits every so often. If they keep this routine going, they'll quickly see their savings grow.

Please be sure to visit both of our branches during Youth Month to get free takeaways for your kids and grandkids including coloring pages, financial activity sheets, and a Youth Inspired Newsletter.

# 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 • Brittany Bradley  
• Courtney Martin • Marcie Henderson  
• Raquel Johnson • Kelly Stone

### MYRTLE BEACH BRANCH

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

Kathy Hane • Amy Goss • Lori Holdren

### 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  
Alfred Beaty  
Thomas Edens

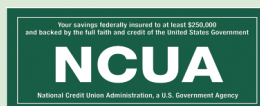
### SUPERVISORY COMMITTEE

Lauren Christensen  
James Stewart  
Karyn Seesan

## Financial Facts

As of 02-28-2018

LOANS: ..... \$39,778,503  
SHARES: ..... \$47,948,305  
ASSETS: ..... \$55,587,283  
MEMBERS: ..... 7,864



**CORRECTION: to January 2019 Newsletter**  
In the January 2019 Quarterly Newsletter, we talked about the CardValet® app. One of the things that was mentioned about the app was the ability to limit geographic locations including international transactions. With this app, you can only limit transactions that are within the United States and not ones that are international. We are sorry for any confusion this may have caused, but wanted to make sure to alert you of the correction regarding the content that was published in January. If you have any questions about CardValet® or how to download it, please feel free to call either of our branches.

## Thank You to Our Members!

Thank you to all of our members that attended the Annual Meeting on February 12, 2019. During the Annual Meeting, elections were held for the Board of Directors, Credit Committee and Supervisory Committee. William Finn, Susan Jackson, Karen Whaley, Clayton Mauldin, Thomas Edens, and Lauren Christensen were all approved by a unanimous decision to serve as a Board or Committee Member. Our Board Chairman, William Finn, discussed the launch of the new Santee Cooper Credit Union website, the conclusion of a research project on a new Data Processor, which means that SCCU will migrate to an upgraded system in the upcoming year, and the completion of a Strategic Planning Session that was held in 2018. If you would like to pick up a copy of the 2018 Annual Report that was distributed during the Annual Meeting, please feel free to stop by one of our branches. We will have copies available in the lobby.

## Loan Rates & Information\*

\*Effective as of 03-26-2018

LOAN TYPE	ANNUAL PERCENTAGE RATE
Home Equity (variable).....	5.5%
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 2018 dividends were posted on 3-31-2018 as follows:  
\$ 5 & up.....0.10% APY\*

\*Annual Percentage Yield

## Holiday Closings

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

**Good Friday**, Friday, April 19, 2019

**Memorial Day**, Monday May 27, 2019

**Independence Day**, Thursday, July 4, 2019

**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.**