



“Your Hometown Credit Union!”

Quarterly Review

Working for People, Not for Profits.

January 2019

New Santee Cooper Credit Union Website Launching in 2019!

We're excited about our new website!

Over the last few months, Santee Cooper Credit Union has been working hard on our website redesign project. The new website will be responsive, which means that the site will adjust to the screen you're viewing it on whether that is a desktop computer, tablet or mobile phone. The site will also feature some fresh new content including financial articles, financial calculators, a community involvement page along with information on the different products and services we offer. The goal of this redesign is to create a website that is more user friendly. We hope that our members will enjoy the new look and feel of santeecoopercreditunion.com and we anticipate the launch date to be in mid to late January. Please be on the lookout for more information on the new site that will be featured on our Facebook Page (facebook.com/SanteeCooperCU) as well as online banking platform (i.e NetBranch).

Don't miss the 2019 Credit Union Annual Meeting!

It is that time of year again to look back on 2018 as well as look at the year ahead. During the Annual Meeting, we will also hold elections for the Board of Directors, Supervisory Committee and Credit Committee. As always, there will be some great door prizes and gifts for everyone in attendance. We hope to see you there!

When: Tuesday, February 12, 2019

Time: 4:30 PM

Where: Held simultaneously at the Santee Cooper McCall Auditorium in Moncks Corner and the Santee Cooper Auditorium at Horry/Georgetown.

Address for McCall Auditorium:

1 Riverwood Dr.
Moncks Corner, SC 29461

Address for Horry/Georgetown Auditorium:

305A Gardner Lacy Rd.
Myrtle Beach, SC 29579

2019 CREDIT UNION ANNUAL MEETING



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

MYRTLE BEACH BRANCH

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

Kathy Hane • Rene' Pulley
• 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
Karen Whaley, Treasurer
William Barlow
Clayton Mauldin
Denny Thompson
Will Brown
Rosa Lee Deavers

CREDIT COMMITTEE

Chris Wilson
Alfred Beaty
Vacant

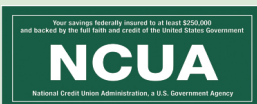
SUPERVISORY COMMITTEE

James Stewart
Karyn Seesan
Lauren Christensen

Financial Facts

As of 11-30-2018

LOANS: \$39,297,276
SHARES: \$47,524,004
ASSETS: \$54,145,857
MEMBERS: 7,833



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 January 2019. 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 December 2018 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 January 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 January, you will find that payment amount on the top right-hand corner of your December statement. For any questions about this promotion, please contact either of our branches.

*Interest will continue to accrue. Delinquent accounts do not qualify. Restrictions do apply.

CardValet®

Manage your Santee Cooper Credit Union Debit and Credit Cards with the CardValet® App. With the app you can:

- Turn your card on and off for purchases with the simple touch of a button
- Set transaction spending limits
- Receive purchase alerts in real time
- Limit transactions by geographic locations including international transactions

Search for the CardValet® App in the Google Play or App Store.

Loan Rates & Information*

*Effective as of 12-14-2018

LOAN TYPE	ANNUAL PERCENTAGE RATE
Home Equity (variable)	5.25%
Share Secured up to 24 mo	2.00%
<i>up to 60 mo</i>	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 2018 dividends were posted on 12-31-2018 as follows:

\$ 5 & up.....0.10% APY*

*Annual Percentage Yield

Holiday Closings

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

New Year's Day, Tuesday January 1, 2019

Martin Luther King Jr. Day, Monday
January 21, 2019