



“YOUR HOMETOWN CREDIT UNION!”

Quarterly Review

Working for People, Not for Profits.

January 2020



**SANTEE
COOPER**
CREDIT UNION

FEBRUARY 2020

SYSTEM UPGRADE

The weekend of January 31, 2020, Santee Cooper Credit Union will roll out our System Upgrade, which will allow us to release new products and services to you such as Bill Pay and Remote Deposit Capture. We've outlined what's new below:

WHAT'S NEW

- Online Banking Platform – It'sMe247
- Mobile App with Remote Deposit Capture
- Bill Pay
- Person to Person Payment (P2P)
- Ability to receive eNotices
- Enhanced eStatement Platform

Please be on the lookout for two very IMPORTANT mailings in January that include a:

- *System Upgrade Guide
- *System Upgrade Brochure

These mailings will cover the System Upgrade Schedule including what will be available and what will not be available during upgrade weekend, important information regarding necessary steps you may need to take prior to the upgrade, instructions on how to login to the new Online Banking portal, and instructions on how to download our new Mobile App when it goes live. In the System Upgrade Guide, we are also going to provide you with a Checklist that you can use as a reminder on things that you may need to do before and after the upgrade.

Please refer to our website for the latest information about the System Upgrade:

<https://santeecoopercreditunion.com/resources/system-upgrade>

Lastly, we would like to thank you in advance for your patience and understanding as we work through everything. Please keep in mind that during this process we will establish a temporary call center for the first several days in February. The phone operators will be unfamiliar voices to you, but rest assured these individuals will be able to assist you during our System Upgrade. We are very excited about our new offerings and hope you will be too!

Don't Miss the 2020 Credit Union Annual Meeting

It is that time of year again to look back on 2019 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 11, 2020

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



NOTICE OF CHANGES TO YOUR CREDIT CARD ONLINE ACCOUNT

Do you have a Credit Card with us? Due to our System Upgrade, you will no longer be able to access your Online Account for Credit Cards by logging into Online Banking. You will need to visit the following URL to access your Credit Card Online Account:

<https://onlineaccessplus.com/oa/santeecoopercreditunion>

You will start using this direct link as of January 15, 2020. When you visit this link, you will need to set up a username and password for your Credit Card Online Account. We are sorry for any inconvenience this may cause.

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 • Becky Jacobs

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 11-30-2019

LOANS: \$42,089,772
SHARES: \$50,414,422
ASSETS: \$57,601,406
MEMBERS: 7,361



It'sMe247
Bill Pay

A safe and easy way to pay your bills online!

ONLINE BILL PAYMENT

SIMPLIFY YOUR LIFE
GAIN FINANCIAL CONTROL
SAVE TIME FOR THINGS THAT MATTER MOST
POINT-CLICK-PAY...IT'S THAT EASY!

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Notice of New Fee (Inactive Bill Pay Users):

With our upcoming System Upgrade, we will be adding Bill Pay as an available product. Online Bill Pay lets you pay bills from the convenience of your computer or smart phone simply and quickly.

Bill Pay will be 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.

You will not automatically be enrolled in Bill Pay after our System Upgrade. We suggest that if you decide to enroll in Bill Pay that you set up at least one recurring bill payment that will be sent out each month. This will ensure that you avoid the \$5.00 fee for inactive Bill Pay accounts.

Important Information about Statements:

Both paper and eStatements will be **MAILED** in February. All member statements will be printed and mailed via USPS for **ALL** members. These statements will include transactions from January 1, 2020 through end of day Friday, January 31, 2020. If you are signed up to receive eStatements, you will not be charged for the printed statement that you will receive in February. Please note that you will begin receiving eStatements again for the statement that covers February transactions that goes out in March. This eStatement will be found in the new online banking platform (It'sMe247).

If you are currently enrolled in eStatements, you will need to download or print any eStatements that you would like to have a copy of by January 31, 2020. Our old eStatement Platform is going away and past eStatements will not transfer to the new system.

Loan Rates & Information*

*Effective as of 12-19-2019

LOAN TYPE	ANNUAL PERCENTAGE RATE
Home Equity (variable)	4.75%
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 first quarter of 2019 dividends were posted on 12-31-2019 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,
Wednesday, January 1, 2020

Martin Luther King Jr. Day,
Monday, January 20, 2020