



"Your Hometown Credit Union!"

Quarterly Review

Working for People, Not for Profits.

January 2022



Santee Cooper
Credit Union

ANNUAL MEETING

FEBRUARY 8, 2022

Don't miss the 2022 Credit Union Annual Meeting! For the second year in a row, our meeting will be held virtually instead of in person. You can join us via video or by calling in. During our Annual Meeting we will hold elections for the Board of Directors, Supervisory Committee and Credit Committee. For those members that would like to vote, you must join the meeting with video.

All members that attend the meeting will have a chance to win an Apple Watch as well as our annual gift to the membership.

When: Tuesday, February 8, 2022

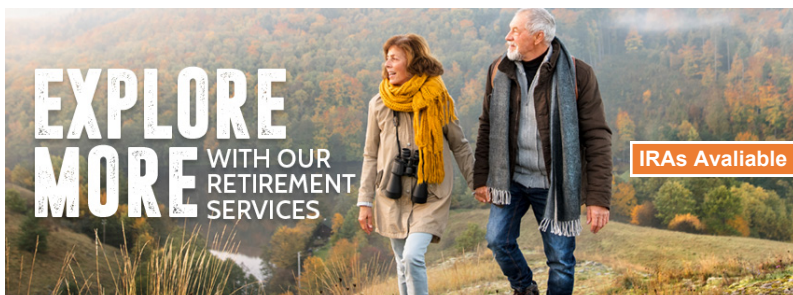
Time: 2:00 PM

Where: Due to COVID-19, we will be holding our Annual Meeting virtually this year via Zoom. Members will have the capability to join the meeting using video or by calling in using their phone. Registration is required to join the meeting.

Please visit:

<https://www.santeecoopercreditunion.com/about-us/annual-meeting-2022>

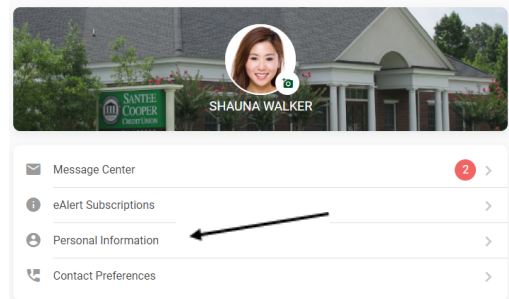
for registration information.



IS YOUR CONTACT INFORMATION UP-TO-DATE?

As we begin a new year, we encourage all of our members to take some time to update any contact information that may have changed recently. This information could be your mailing address, phone number, e-mail address, etc.

Did you know that you have the ability to update your contact information 24/7 in It's Me 247 Online Banking and in our Mobile App? Simply login and find the picture icon in the top right hand corner of your screen and then search for "Personal Information." By clicking on this link, you can update your address, e-mail, and phone number.



SCCU Happenings During 4th Quarter for 2021



Top Left: Moncks Corner Trunk or Treat, **Top Right:** International Credit Union Day in Myrtle Beach, **Bottom Left:** Palmetto Day for Spirit Week, **Bottom Right:** Santa at Myrtle Beach

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 • Elizabeth Johnson
Craig Roark • Kierra Sumpter
Stephany Bowman • Samone Sumpter

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

William Finn, Chair
Susan Jackson, Vice Chair
Rosa Lee Deavers, Secretary
Denny Thompson, Treasurer
Karen Whaley
William Barlow
Vernon Hardee
Brittany White
Yajaira Bess

CREDIT COMMITTEE

Chris Wilson, Chair
Alfred Beaty
Thomas Edens

SUPERVISORY COMMITTEE

Karyn Seesan, Chair
Lateshia Spann
Jeff Zelenak

Financial Facts

As of 11-30-2021

LOANS:\$43,859,272
SHARES:\$63,551,364
ASSETS:\$72,747,137
MEMBERS:7,122



One (1) Prize Winner will be selected on or about March 5, 2022 by a random drawing from all qualified entries received by a participating credit union between January 1, 2022 and February 28, 2022. Eligible members can enter the contest by enrolling for eStatements through It's Me 247 Online Banking by clicking on "Member Services" and then "eStatements" and completing the enrollment process. Prize will be awarded by CU*Answers.



If you have a VISA® Credit Card with us, you may be eligible to skip your minimum payment for January 2022. 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 2021 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 VISA® 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.

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

Loan Rates & Information*

*Effective as of 11-19-2021

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.

SHARE DIVIDEND NEWS

For the fourth quarter of 2021 dividends were posted on 12-31-2021 as follows:

\$ 5 & up.....0.03% APY*

*Annual Percentage Yield

Holiday Closings

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

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

MLK Jr. Day,
Monday, January 17, 2022

Good Friday,
Friday, April 15, 2022