



"YOUR HOMETOWN CREDIT UNION!"

Quarterly Review

Working for People, Not for Profits.

October 2020

TIPS TO AVOID SCAMS



In today's world, scammers are getting more and more creative when it comes to inventing ways to target consumers. At Santee Cooper Credit Union, we want you to know ways to protect yourself from common scams.

Here are some things to keep in mind when it comes to scams:

- **Don't share personal information about yourself such as numbers or passwords for accounts, credit card information or your Social Security Number with sources that you cannot confirm are legit.** If someone reaches out to you by phone, you can always hang up and reach out to the company directly with a number YOU have on file for them.

- **"Too good to be true?"** If the deal seems too good to be legit, it probably is and you should take the time to question the offer before you give out payment information or sign any contracts with a company.

- **Don't rush a decision.** Sales and limited time offers are key tactics that scammers use to gain personal and financial information from consumers. Take the time to ask for the information in writing. Keep in mind that scammers want to put pressure on you so that you don't have enough time to really think about the situation.

- **Keep getting unwanted calls from scammers?** You can place your phone number on the National Do Not Call Registry. You can visit www.donotcall.gov or call (888) 382-1222.

For more tips like this, please visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov.

BANK FROM ANYWHERE WITH OUR

MOBILE APP

DOWNLOAD NOW ►



Have you downloaded our Mobile App yet? Simply search for "Santee Cooper Credit Union" in the Google Play or Apple App Store. With the Mobile App, you can check account balances, make transfers, deposit checks, submit Bill Payments, and so much more.

*Data rates may apply. Apple and the Apple logo are trademarks of Apple Inc. App Store is a service mark of Apple Inc. Google Play is a trademark of Google.



Have you opened a Christmas Club?

Did you know that Santee Cooper Credit Union has Christmas Club Accounts that you can open to help you save for holiday expenses? With this special savings account, you can have money automatically transferred or deposited each pay period into your Christmas Club Account and all the money that is deposited will be returned* to you the first week in November.

If you would like to make changes to your current Christmas Club elections or start a Christmas Club in preparation for the 2021 Holiday Season, you can fill out the Christmas Club Form. Forms can be found at the drive-thru at both branch locations, our website and they can also be e-mailed to you by reaching out to sccu@homesc.com.

*A fee may apply for early withdrawal from the Christmas Club.

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
Antuan Cromedy • Travon Middleton
Courtney Martin • Marcie Henderson
Pam Bauman • Paige Covington
Monte McCrea • Hunter Wauhup

MYRTLE BEACH OFFICE

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

Ellie Scanlon • Katie Gamble
Aliyah Alston

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@homesc.com

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

Lauren Christensen, Chair
Karyn Seesan
Lateshia Spann

Financial Facts

As of 08-31-2020

LOANS:\$42,832,129
SHARES:\$56,529,235
ASSETS:\$64,856,562
MEMBERS:7,226



Do you need a little extra spending money this holiday season?

To spread some holiday cheer, Santee Cooper Credit Union would like to give you the option of skipping* all of your loan payments (excluding Real Estate and Visa® Credit Cards) for the month of December. Skip-A-Pay applications can be found at the drive-thru 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@homesc.com.

Please note the deadline to apply for a Skip-A-Pay is December 1, 2020.

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



2020 Holiday Food Drive – “People Helping People”

During the month of November, Santee Cooper Credit Union will be collecting non-perishable food items to distribute to local food banks in Moncks Corner and Myrtle Beach. We will have a designated drop off area at each branch. Please help us collect as many food items as possible this holiday season. All items collected will be delivered the week of Thanksgiving.

Loan Rates & Information*

*Effective as of 09-24-2020

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
and Personal Loans.

DIVIDEND NEWS

For the third quarter of 2020 dividends were posted on 9-30-2020 as follows:
\$ 5 & up.....0.07% APY*

*Annual Percentage Yield

Holiday Closings

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

Columbus Day, Monday, October 12, 2020
Election Day, Tuesday, November 3, 2020
Thanksgiving, Thursday and Friday,
November 26 & 27, 2020
Christmas, Thursday and Friday,
December 24 & 25, 2020
New Year's Day, Friday, January 1, 2021