



# 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
<b>Home Equity (variable)</b> .....	5.25%
<b>Share Secured up to 24 mo</b> .....	2.00%
<i>up to 60 mo</i> .....	4.00%
<b>Certificate Loan</b> 2% above Certificate rate up to maturity of certificate	
<b>VISA Classic</b> .....	11.99%
<b>VISA Platinum</b> .....	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