

QUARTERLY REVIEW



JANUARY 2024

"Your Hometown
Credit Union!"

Join Us for Our
Annual Meeting

February 6, 2024
@ 4:30pm

**Santee Cooper McCall
Auditorium**

1 Riverwood Dr.
Moncks Corner, SC 29461

**Santee Cooper Horry/
Georgetown Auditorium**

305A Gardner Lacy Rd.
Myrtle Beach, SC 29579

The meeting will be held
simultaneously at the Santee
Cooper McCall Auditorium in
Moncks Corner & the Santee Cooper
Auditorium at Horry/Georgetown.

During the meeting, we will hold
elections for the Board of Directors,
Supervisory Committee, and Credit
Committee. Enjoy a selection of
great door prizes and gifts for
everyone in attendance.

Please visit

www.santeecoopercreditunion.com
for more details.

Holiday CLOSINGS

New Year's Day.....Monday, January 1
MLK Jr. Day.....Monday, January 15
Good Friday.....Friday, March 29



Save with our Visa® Skip a Pay

The new year is here, and many are looking for ways to save. That's why we're offering all members the chance to skip their **January 2024 VISA® Credit Card Payment.***

That's right! If you have either a **VISA® Classic** or **VISA® Platinum Credit Card** with us, you may be eligible to skip your minimum payment for January. When you receive your monthly statement for January 2024, you'll notice the "Minimum Payment" box will show you owe \$0.00 if you are eligible to skip your January payment.*

We Make it Easy to Skip Your Payment!

If you are eligible to skip your payment and would like to participate in this offer, there is no paperwork to fill out or turn in. Just simply forego making your payment for the month. However, if you prefer to make your monthly payment, you are still able to do so.

For questions or more information on this great offer, give us a call today!

*Restrictions do apply. Interest will continue to accrue on all skipped loan payments. All accounts must be current and in good standing to qualify. Regular payment will resume on February 28, 2024.



Changes in Leadership

After dedicating 26 years of service to Santee Cooper Credit Union, Melynda Champion retired from her position as President/CEO in November 2023. Under her leadership and direction, she has helped to grow Santee Cooper Credit Union from approximately \$10 million to almost \$80 million in assets, expanded the field of membership to include the community of Berkeley and Horry County, opened a branch in Myrtle Beach, and offered a multitude of new services.

The Board of Directors has appointed Michelle Jones as the Interim President/CEO while the Board works diligently to find the best successor. Michelle started with Santee Cooper Credit Union in August 2013 and began as the Manager of Marketing and Business Development and in 2015 became the Manager of Human Resources as well. "I am excited to serve in this role as the Interim CEO and look forward to working with the amazing staff to provide the best experience possible for our members." – Michelle Jones.

"As we navigate through the process of filling the seat to find our next President/CEO, I am confident that our dedication and commitment to our membership will remain the same." – William R. Finn, Board Chairman.

Working For People, Not For Profits.



Community Events

Cross Kids Night

September 2023



(Pictured are Michelle Jones and Antuan Cromedy)

Halloween Festival

Moncks Corner
October 2023



(Pictured are Marcie Henderson, Erin Hass, and Jasmine Mood)

Celebrate the Season

Staff Volunteer Nights
December 2023



(Pictured are Cathy Bowers, Craig Roark, and Pam Bauman)

About Our Offices

MAIN OFFICE

612 Rembert C. Dennis Blvd.
Moncks Corner, SC 29461
Phone: (843) 761-4001
Fax: (843) 761-7011

Michelle Jones	Melynda Champion
Rhonda Rosenberger	Jasmine Mood
Lynn Ray	Craig Roark
Cathy Bowers	Stephany Bowman
Antuan Cromedy	Rhonda Blalock
Marcie Henderson	Erin Hass
Pam Bauman	Briana Marker

MYRTLE BEACH OFFICE

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

Kristina Baker
Tyreek Canty
Mary Kopczynski

Hours

Monday - Friday: 8:15 am-5:00 pm
Drive thru open until 5:30 pm on Fridays

HOME TELECOM MAIN OFFICE DAILY COURIER SERVICE

Email: SCCU@santecoopercu.org

BOARD OF DIRECTORS

William Finn, Chair
Karen Whaley, Vice Chair
Yajaira Bess, Secretary
Denny Thompson, Treasurer
William Barlow
Vernon Hardee
Rosa Lee Deavers
Chris Wilson
John Fondren

CREDIT COMMITTEE

Alfred Beaty
Sam Dabbs
Susan Jackson

SUPERVISORY COMMITTEE

Karyn Seesan, Chair
Lateshia Spann
Jeff Zelenak

Update Your Contact Information

Don't miss out on valuable credit union information & alerts! Be sure to update your contact information with us. This includes your mailing address, phone number, & email address.

To update your information, simply log on to our It's Me 247 Online Banking platform or through our Mobile App. Locate the picture icon in the top right corner of your screen and then click on "Personal Information".

For questions, give us a call today.

Go Green with E-Statements!

Help save the environment and ensure your financial information remains secure with E-Statements.

E-Statements are an electronic version of your account statements that you can access online through our It's Me 247 Online Banking platform or Mobile App. Each month, you'll receive an email from the credit union announcing your statement is ready. You can then log onto online banking or our mobile app to view, print, and save your statement.

Other perks of E-Statements include:

- ✓ Helping the Environment
- ✓ Eliminate Mail Fraud
- ✓ Available 24/7



To sign up for E-Statements:

Log onto It's Me 247 Online Banking, click on "Member Services", and then "eStatements" and complete the enrollment process.

Loan Rates & Information*

Rates effective as of 12-18-2023

Loan Type	Annual Percentage Rate
Home Equity (variable)	8.50%
Share Secured up to 24 mo	3.00%
Share Secured up to 60 mo	5.00%
Certificate Loan	2% above Certificate rate up to maturity of certificate
VISA® Classic	13.99%
VISA® Platinum	11.99%

Financial Facts

As of 11-30-2023

Loans	\$51,124,416
Shares	\$65,778,061
Assets	\$77,062,464
Members	6,919

Loans are also offered on New and Used Automobiles, Recreational Vehicles, Equipment and Personal Loans.

Share Dividend News

For the fourth quarter of 2023 dividends were posted on 12-31-2023 as follows:

\$5 & up 0.10% APY*

*Annual Percentage Yield

