



“Your Hometown Credit Union!”

# Quarterly Review

Working for People, Not for Profits.

January 2023



**Santee Cooper  
Credit Union**

**ANNUAL MEETING**

**FEBRUARY 8, 2023**

**Don't miss the 2023 Credit Union Annual Meeting!** After two years of holding our meeting virtually, we are happy to announce that we will once again meet in person. During our Annual Meeting we will hold elections for the Board of Directors, Supervisory Committee and Credit Committee. We will have some great door prizes and gifts for everyone in attendance.

**When:** Wednesday, February 8, 2023

**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

**Please visit:**

<https://www.santecoopercreditunion.com/about-us/annual-meeting-2023>

**for more information.**



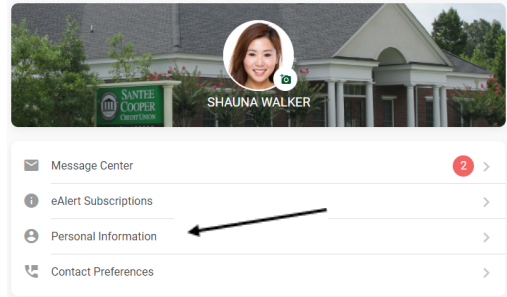
Stop in or visit:  
**It's Me 24/7**  
Online Banking

**NEW YEAR.**  
*New financial goals.*

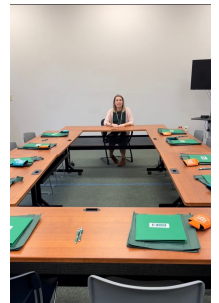
## IS YOUR CONTACT INFORMATION UP-TO-DATE?

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 2022



**Top Left:** Goose Creek Fall Festival, **Top Right:** "Fraud and Scams" Lunch and Learn, Moncks Corner, **Bottom Left:** Moncks Corner Halloween Festival, **Bottom Right:** Market Common Trick or Treating in 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 • Craig Roark  
Stephany Bowman • Jasmine Mood  
Rhonda Blalock • Erin Hass

### 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  
Mary Kopczynski

### 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](mailto:SCCU@santecoopercu.org)

### BOARD OF DIRECTORS

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

### CREDIT COMMITTEE

Alfred Beaty  
Sam Dabbs  
Susan Jackson

### SUPERVISORY COMMITTEE

Karyn Seesan, Chair  
Lateshia Spann  
Jeff Zelenak

### Financial Facts

As of 11-30-2022

LOANS: .....\$47,859,701  
SHARES: .....\$68,820,371  
ASSETS: .....\$78,679,288  
MEMBERS: .....6,932



One (1) Prize Winner will be selected on or about March 5, 2023 by a random drawing from all qualified entries received by a participating credit union between January 1, 2023 and February 28, 2023. 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.



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 2023. 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 January 2023 statement, the "Minimum Payment" box will say \$0.00 and you will see a statement message at the bottom of your transaction history as a zero dollar transaction message if you are eligible to skip.

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 still be able to do so. 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. Regular payments will resume on February 28, 2023.

## Loan Rates & Information\*

\*Effective as of 12-15-2022

LOAN TYPE	ANNUAL PERCENTAGE RATE
Home Equity (variable)	7.50%
Share Secured up to 24 mo	3.00%
up to 60 mo	5.00%
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 2022 dividends were posted on 12-31-2022 as follows:  
\$ 5 & up.....0.07% APY\*

\*Annual Percentage Yield

## Holiday Closings

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

**New Year's Day,**  
Monday, January 2, 2023

**MLK Jr. Day,**  
Monday, January 16, 2023

**Good Friday,**  
Friday, April 7, 2023