

QUARTERLY REVIEW

OCTOBER 2024

*"Your Hometown
Credit Union!"*



Celebrate

'One World Through Cooperative Finance'

on International Credit Union (ICU) Day® 2024



Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 403 million members across the globe.

We invite you to visit Santee Cooper Credit Union on **October 17, 2024**, to celebrate 76 years of International Credit Union Day®. We will have goodies to pass out to members of all ages!

Holiday CLOSINGS

Columbus Day (Staff Training Day)

Monday, October 14

Election Day

Tuesday, November 5

Thanksgiving

Thursday & Friday, November 28-29

Christmas

Tuesday & Wednesday
December 24-25



Skip Your December Loan Payments!*

Christmas is quickly approaching, and Santee Cooper Credit Union would like to spread some holiday cheer by giving you the option of skipping* your loan payment (excluding Real Estate and Visa® Credit Cards) for the month of December. Do you have multiple loans with us? You may skip more than one loan for an application fee of \$30 per loan skipped.

Did you know? We love giving back to our local community so we've decided to donate 1/3 of each application fee to a local charity this year.

Skip-A-Pay applications can be found on our website (www.santeecoopercreditunion.com) as well as 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@santeecoopercu.org. Please note the deadline to apply for a Skip-A-Pay is November 30, 2024.

*All accounts must be current and in good standing to qualify. You may skip more than one loan for an application fee of \$30 per loan skipped. If you choose to have the application fee deducted from your credit union account, the funds must be available for withdrawal before the application request will be processed. Interest will continue to accrue on all skipped loan payments. By signing the application, you authorize Santee Cooper Credit Union to extend the due date of your final loan payment by the number of payments skipped. You understand that interest will continue to accrue at your current loan rate. Regular payments will resume on the first regular payment date of the month following the skipped payment(s). If your skipped loan has GAP coverage and you need to file a claim, it may affect the amount paid on your claim. If loan payments are being paid by disability insurance, a postponement will not be granted. All Skip-A-Pay requests are subject to approval. Restrictions may apply.

Working For People, Not For Profits.

OPEN A CHECKING ACCOUNT

These days most financial institutions make you jump through hoops to escape high fees. If you're tired of these games, it's time to make the switch to **Santee Cooper Credit Union's** Checking Account. You get access to all the tools you need without high fees.

Plus, when you open your Checking Account, you may qualify for a \$100 on us!*

- 1 Open a Full-Service Checking Account.[^]
- 2 Direct Deposit \$500 or more within 60 Days.*
- 3 Get Paid \$100!

Switch Your Checking & Get Paid!



*Offer valid as of October 1, 2024 and may be canceled at any time. If all requirements are met within 60 days of account opening, the \$100 will be deposited into the checking account within 30 days after the promotional period ends as long as the account is in good standing and has a balance greater than zero before the \$100 is paid.

[^]Full-Service Checking Account includes direct deposit, enrolling in Courtesy Pay, and Online Banking.



About Our Offices

MAIN OFFICE

612 Rembert C. Dennis Blvd.
Moncks Corner, SC 29461

Phone: (843) 761-4001

Fax: (843) 761-7011

Travis Allen	Stephany Bowman
Rhonda Rosenberger	Rhonda Blalock
Lynn Ray	Erin Hass
Michelle Jones	Deborah Martin
Cathy Bowers	Mariah Davis
Antuan Cromedy	Veronica Seeley
Marcie Henderson	Adrienne Peters
Craig Roark	

MYRTLE BEACH OFFICE

1232 Farrow Parkway • Suite A
Myrtle Beach, SC 29577

Phone: (843) 839-2225

Fax: (843) 839-2227

Ryan Bell	Mary Kopczynski
Tyreek Canty	

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@santeecoopercu.org

BOARD OF DIRECTORS

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“People Helping People” Food Drive

During the month of November, we will be collecting non-perishable food items at our locations. These food donations will be donated to local food banks in Berkeley and Horry Counties. Please feel free to drop off non-perishable food items at either branch location.

Community Events



Berkeley Athletic
Booster Club Sponsor



OneBerkeley
Back to School Festival

Loan Rates & Information*

Rates effective as of 09-26-2024

Loan Type	Annual Percentage Rate
Home Equity (variable)	8.00%
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 08-31-2024

Loans	\$55,394,405
Assets	\$81,474,962
Shares	\$68,655,584
Members	6,989

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

Share Dividend News

For the third quarter of 2024, dividends were posted on 09-30-2024 as follows:

\$5 & up 0.10% APY*

*Annual Percentage Yield

