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HOLIDAY CLOSURES

OCT 11 Columbus Day
DEC 24 Close @ 2 p.m.

NOV 11 Veterans Day
DEC 31 Close @ 2 p.m.

NOV 25 Thanksgiving

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A Message From **OUR CEO**



As we approach the end of our fiscal year, we want to thank you for your membership at Palmetto Health CU. This year has been one for the books. Not only have we grown in assets over the past year, but we have grown as a community as well. We could not have done it without the continued support from our Prisma Health family.

Over the course of this past year, we witnessed a community come together to overcome immense hardships. While the road ahead may still be uncertain, we know there is no obstacle we cannot conquer together. We will continue to adapt with each change to meet our members' needs and are actively working to put financial support back into the community that has given us so much.

On behalf of the Palmetto Health CU, thank you. We will continue to strive to be the primary financial institution for our members and honor a mission our community can be proud of. Please don't hesitate to contact us today to let us know how we can help you achieve your financial goals. Let's end the year strong!

Get out and explore this fall with a PHCU Auto Loan!

LEARN MORE



'Tis the season for
SCAMMERS

The holiday shopping season is just around the corner. While you're busy hanging lights and tossing tinsel, scammers are looking for ways to catch you off guard. Watching for common scams can help keep you and your money safe and put scammers on the naughty list.

IRS Impostor Scam

The real IRS won't ask you to pay with prepaid debit cards or wire transfers. They also won't ask for a credit card over the phone. And when the IRS first contacts you about unpaid taxes, they do it by mail, not by phone. Don't wire money or pay with a prepaid debit card. Once you send it, the money is gone. If you have tax questions, go to [irs.gov](https://www.irs.gov) or call the IRS at **(800) 829-1040**.

Phony charity donation requests

Recorded sales calls are illegal unless you give a business written permission to robocall you. If your number is on the Do Not Call Registry, you're not supposed to get any sales calls — live or recorded. But scammers ignore the rules about when and how they can call you.

Scammers can use technology to make their calls look like they come from anywhere: the IRS, a business you know, a neighbor, or even your own number. Because phone numbers can be faked, you can't trust your caller ID. So now what?

Hang up. Don't press a number. Just hang up the phone on unwanted calls. Consider call-blocking services to reduce the number of unwanted calls you get. Ask your phone carrier about call blocking and read expert reviews about your options. Learn more at [ftc.gov/calls](https://www.ftc.gov/calls).

Source: [ftc.gov/PassItOn](https://www.ftc.gov/PassItOn)



REFINANCE YOUR AUTO LOAN WITH PHCU!

When you're ready for that new or used car, contact Palmetto Health Credit Union first. We make car buying and refinancing easy!

[LEARN MORE](#)

4 SIMPLE TIPS FOR SAVING MONEY DURING THE HOLIDAYS

The holiday season usually means spending season—here's how to cut back and still enjoy the festivities.

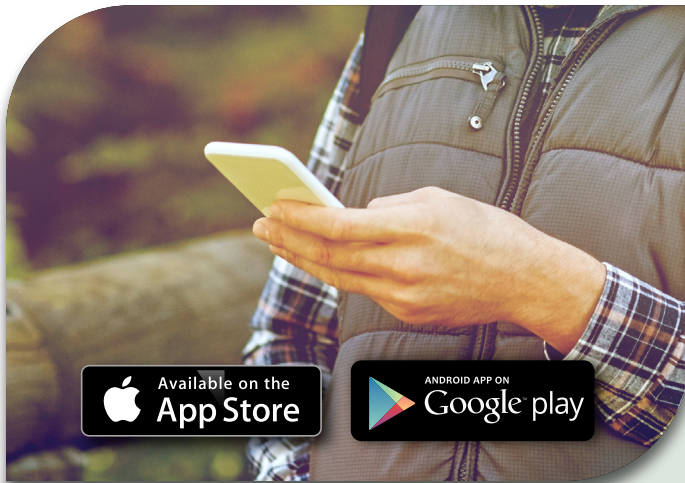
- Cut back on nonessential spending before the holiday season
- Shop early to avoid making hasty and expensive purchases
- Consider creating a holiday-specific bank account so you will be able to see how much you have left for the season
- Only spend within your means. If your budget is tight, don't start looking for ways to spend more than you have.

KEEP THOSE HOLIDAY FUNDS IN CHECK!



Manage your PHCU Debit Card from anywhere while guarding against fraud with CardValet.





DOWNLOAD OUR MOBILE APP TODAY!

JOIN US FOR OUR ANNUAL MEETING!

PHCU will hold our 2022 Annual Meeting on Tuesday, February 1, 2022, at 3:30 p.m. Please join us to find out how PHCU performed in 2021 and what you can expect from us in 2022. Additional information will be posted on our website and in all of our PHCU branches.

KEEP UP ON OUR WEBSITE

BOARD ELECTION

The Board-appointed Nominating Committee has provided the Board Secretary with its list of Board and Supervisory Committee candidates. Nominations may also be made by PHCU members by means of petition containing the signatures of at least 50 members. To be valid, nominations by petition must be submitted with brief biographical data of the candidate and a signed certificate from the nominee stating that he/she is agreeable to the nomination and will serve if elected to office. Nomination forms may be obtained at any PHCU branch location, or by calling **(803) 978-2101** option 5.

The deadline for submitting nominations by petition to the Credit Union's corporate office is Friday, November 5, 2021. Please note, nominations will not be taken from the floor at the annual meeting.

The election will be by means of a mail or email ballot. Ballots will be sent to PHCU members only if there are more candidates nominated than vacant seats on the Board or Supervisory Committee. Election results will be presented at the annual meeting. The following individuals are recommended by the Nominating Committee for election in 2022:

BOARD NOMINATIONS

- B.J. Traynum
- Fay Ann Parker-Brown
- Nancy B. McClendon
- Mary McKissock, CPA

SUPERVISORY COMMITTEE NOMINATIONS

- Jonathan Morse
- Rachel Goode
- Louis Johnston