

FALL 2022

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HOLIDAY CLOSURES

NOV 11
Veterans Day

NOV 24
Thanksgiving

DEC 23
Closing @ 2 p.m.

DEC 26
Christmas

DEC 30
Closing @ 2 p.m.

JAN 2
New Years



Move your auto loans to PHCU today and receive **NEW CAR RATES** on used cars!* Apply online at phcu.org or call (803) 978-2101.

*Receive 'New Car' rates on used cars that are up to 7 year models old and have less than 85,000 miles.

NAME CHANGE COMING SOON!

We will be introducing our new name, logo, and website in the coming months. Please be on the lookout for more information!

A LETTER FROM OUR CEO

Thank you for being a member-owner of Palmetto Health Credit Union. As a member-owner, you know our products and services are always evolving to meet your personal and financial needs.

We have exciting news! **We will be changing our name in the next few months! Stay tuned for more information about our new name, logo, and website!** This transition embodies our commitment to your financial well-being without a change to great member benefits or customer service. Of course, we'll keep you updated on our official name transition timeline.

Whether you need a new auto loan, a checking account, or credit card, our dedicated team will customize your seamless financial journey. Together, we can strengthen your financial health.

Contact us today to make your financial goals a reality. And, as always, thank you for being a part of the Palmetto Health Credit Union family!



Online Car Searching Tool Right at Your Fingertips!

Did you know that as a PHCU member, you have free access to an online car-search and buying website that allows you to search for your next vehicle by make, model, location and payment amount?

Research over 4 million vehicles nationwide! Free CARFAX® reports, vehicle comparisons, and so much more! You can even apply online using your phone or another mobile device.

Visit palmettohealthcu.groovecar.com to start searching for your dream car today!!

LEARN MORE ON OUR WEBSITE

INTERNATIONAL CREDIT UNION DAY!

PHCU will celebrate International Credit Union Day® on Thursday, October 20 from 9:00 a.m. -3:00 p.m.

Stop by one of our branches to enjoy a snack, free items while supplies last, and register for a chance to win prizes including Chick-Fil-A and Starbucks gift cards, movie tickets, & Visa® gift cards. Prize drawings will be held each hour throughout the day from 10:00 a.m. -3:00 p.m.

International Credit Union Day® celebrates the spirit of the global credit union movement. The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged.

We hope you'll stop by on October 20 and celebrate with us!

NEED SOME HOLIDAY DOUGH?

Apply for a PHCU Holiday Loan Beginning November 1st!

For more information visit www.phcu.org



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 Monday, November 14, 2022. 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 2023:

BOARD NOMINATIONS

- Mary Winstead
- Shanna Perry
- Tim Walker

SUPERVISORY COMMITTEE NOMINATIONS

- April Robinson
- Louis Johnston
- Stewart Cooner, MHA

ANNUAL MEETING DATE SET!

We will hold our 2023 Annual Meeting on Tuesday, February 7, 2023, at 3:30 p.m. Please join us to find out how PHCU performed in 2022 and what you can expect from us in 2023. Additional information will be posted on our website and in all of our PHCU branches.



When was your last family vacation? Start saving for your next getaway when you open a Vacation Club Account with Palmetto Health Credit Union. You can open a Vacation Club Account with contributions as little as \$5 per pay period.

LEARN MORE ON OUR WEBSITE