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HOLIDAY CLOSURES

JAN 17

Martin Luther King Jr. Day

FEB 21

Presidents Day



Refinance your
auto loan with
_____ PHCU!

A Message From **OUR CEO**

Happy New Year! If you are anything like me, you are currently focusing on your New Year's resolutions and personal goals for the upcoming year. I always spend the first few weeks of January reflecting on the past year and focusing on the year ahead. I make it a goal of mine to write down any personal, professional, or financial goals that I may have for the new year. Writing down my goals ensures that I stay accountable and make an effort to achieve them.

We want to remind you that we are here to help you with whatever your goals might be. If you are in the market for a new car or want to have a bit more cash in your pocket for a special project, we can help you! Take a look at our website to see the various products that we offer. If you see something that may interest you, please reach out to us!

Thank you for your membership at PHCU; we are very proud of the community that we have built together, and we look forward to serving you in the new year. Please do not hesitate to reach out to discuss how we can help you achieve your financial goals.

**We make consolidating
your debt easy!**

PHCU wants to help you
get ahead of the debts
that weigh you down.



**LEARN MORE ON
OUR WEBSITE**



Give Blood,

SAVE A LIFE



PHCU helps make a difference.

Did you know that every two seconds, someone in the U.S. needs blood to provide life-saving care to trauma patients, cancer and blood disorder patients, and many others?

Palmetto Health Credit Union wanted to make a difference, so we teamed up with Prisma Health and the American Red Cross to provide monetary prizes to blood donors at Prisma Health blood drives across the state.

As an incentive to bring in more donors, PHCU donated thirty \$25 gift cards plus a \$500 **GRAND PRIZE** for each event! When more than 50 donations were made at a blood drive, we **DOUBLED** our grand prize to \$1,000, making our total blood drive donations over \$10,000 in 2021!

Prisma Health has two more blood drives scheduled in February. The need for blood is constant, and your donation can help save up to three lives! Won't you consider donating?

You can schedule your donation today by visiting [redcrossblood.org/give.html/donation-time](https://www.redcrossblood.org/give.html/donation-time).

- 1. Prisma Health Baptist Blood Drive**
1501 Sumter Street, First Floor Auditorium
Wednesday, February 23, from 7 a.m. – 3 p.m.
- 2. Prisma Health Baptist Parkridge Hospital**
400 Palmetto Health Parkway, Birch and Cedar Conference Rooms
Thursday, February 3, from 10 a.m. – 4 p.m.

APPLY FOR AN AUTO LOAN WITH PHCU!



HOW CONTACTLESS DEBIT & CREDIT CARDS WORK

Contactless cards use radio-frequency identification (RFID) technology to communicate with the card reader, and usually come with an EMV chip and the usual credit or debit card number, expiration date, security code, and magnetic stripe. This gives cardholders a variety of options at the register.

When you hold your contactless card to the contactless reader, it securely authenticates your card information. Then the merchant's point-of-sale system sends the transaction to the card issuer. The issuer can then analyze the transaction before approving it. That might seem like a lot of steps, but the tap-and-go process usually takes less than a second, which is quicker than inserting or dipping a chip card—and way faster than using cash.

Source: <https://www.capitalone.com/learn-grow/privacy-security/contactless-credit-cards/>



It's never too early to plan for a great summer!

Apply for a PHCU boat loan today, so you'll be ready for a summer you'll never forget!

LEARN MORE ON OUR WEBSITE



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

SEASONAL SAVINGS

January: The first month of the year is an ideal time to start fresh and kick off your brand-new savings strategy. Get a handle on how much post-holiday debt you may have accumulated in December, and determine how to best pay that down. Opening a Holiday Club Account at PHCU would be a good move around this time. These interest-bearing savings accounts provide a safe, smart place to stash cash for the next winter season so you can avoid piling on holiday debt with high-interest credit cards.

February: Football and love are this month's buzzwords. In preparation for Super Bowl Sunday, retailers promote all things related, from chips & dip to 60-inch LEDs. Good news for you, football fan or not, there are deals to be had! Whether you're hosting a Super Bowl bash on February 13, just stocking up on snacks for your kids' lunches, or in the market for a new TV, this is a great time to do some bargain-hunting. Come mid-month, love is in the air, and so are bargains on travel, flowers, spas, and candy. You can find deals on sites like [groupon.com](https://www.groupon.com) and [livingsocial.com](https://www.livingsocial.com).

March: Did you think winter would never end? Well, there's a light at the end of the tunnel... literally. Daylight Saving Time will begin on March 13, 2022, and we'll finally be seeing more natural light, which means using less electricity. Speaking of winter coming to an end, spring merchandise is already hitting the racks. Much like the February football frenzy that is the Super Bowl, March Madness is the basketball equivalent for the following month. As the NCAA tournament gets going, you can score slam dunk deals on food and drinks, apparel, and magazine subscriptions.

DOWNLOAD
OUR MOBILE
APP TODAY!

