

Vital Signs

www.palmettohealthcu.org

GO GREEN! Switch to eStatements



eStatements

PHCU eStatements are a convenient, secure and environmentally friendly way to receive your statements electronically through Online Banking.

Some of the Benefits Include

- Can't be lost or stolen from the mail
- They are available online before mailed statements
- Access and print out up to 36 months of statement history online
- Save paper and storage space
- FREE to Online Banking users

How to Enroll in eStatements

- 1 Log in to your Online Banking account from a computer.
- 2 Click on the eStatements tab and select 'Continue.'
- 3 Change your **Statement Type** from **Paper Statements** to **Electronic Statements** using the dropdown feature. Then verify your email address.
- 4 Confirm your eStatement preference selection by submitting the Electronic Disclosures Agreement.

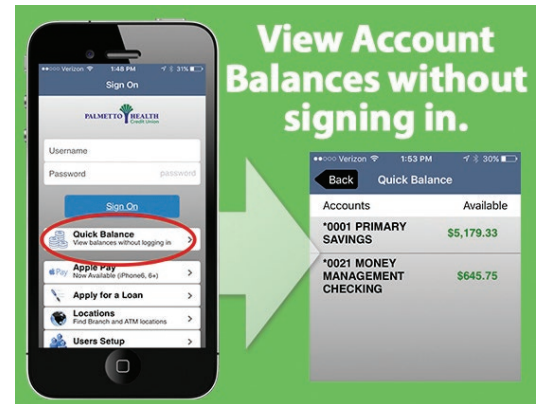
You'll receive an email notification when your eStatement is available. You will begin receiving your statements electronically the month after you enroll. You must be enrolled in Online Banking to receive eStatements. For more information on eStatements or if you need assistance enrolling, please call (803) 978-2101 option 5.

Introducing Quick Balance

With Quick Balance, you can now check your account balance(s) on your smartphone without even signing into Mobile Banking. Just a simple tap will display your available balance(s).

To take advantage of this great new feature you will need to enable Quick Balance using our PHCU app. Simply follow the steps below to enroll.

Using Quick Balance requires your password to be encrypted and stored on your device. For assistance with enrollment, please call (803) 978-2101, option 5.



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3 SIMPLE STEPS TO SET UP QUICK BALANCE

From your 'Accounts' screen, click on the settings gear, located on the bottom of the page.

Turn on Quick Balance by tapping this white button.

Select the accounts you want to view with Quick Balance., Tap on 'Accounts' to exit enrollment.

Concerned About Your Finances?

Did you know PHCU offers a variety of free financial education seminars throughout the year, and that our members have free unlimited access to a team of expert financial counselors through Accel Members Financial Counseling?

Your Member Benefits with Accel Include

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Free online education classes through Greenpath/Accel's Learning Lab. Current available classes include *Credit Reports and Scores* and *Budgeting Basics*
- Debt repayment
- Avoiding bankruptcy, foreclosure and repossession

Accel Financial Counselors will personalize their services to meet your needs. Whether you need a proactive savings plan, are in foreclosure, near bankruptcy or having other daily struggles, advice is only a phone call away. Accel counselors are available by calling **(877) 332-2235** or visiting their website www.accelservices.org.

Visit our PHCU events calendar, located on the home page of our website www.phcu.org, to learn about upcoming events and seminars.



Get Help Today!
Call 877-332-2235



The Heat Is On: Tips to Lower Cooling Costs

As temperatures soar this summer, use these tips to stay comfortable without letting cooling costs go through the roof.



Use fans. If you have air conditioning, using a ceiling fan allows you to raise the thermostat setting about 4 degrees with no reduction in comfort.* Other fans also help and use little energy. Be sure to turn them off when you leave; fans cool people, not rooms.



Avoid heat buildup. Don't leave incandescent lights on – most of the energy they use is given off as heat. You can avoid heat from the dishwasher and clothes dryer by hand washing dishes and air drying clothes. Cook with a microwave or outdoor grill to avoid heat from the oven.



Clean or replace air conditioning filters. You should do this at least once a month. Be sure coils on the exterior unit are free of dirt and vegetation.



Be economical with air conditioning. Set the thermostat at the highest comfortable setting. When returning to a hot home, don't crank the thermostat to a colder-than-normal setting. It won't cool your home any faster.

If you're ready to install central air conditioning, find out how a personal or home equity loan from PHCU can help make it affordable. Call **(803) 978-2101** or visit www.phcu.org.

* Source: Department of Energy.

Affordable SC Family Getaways

South Carolina's state, county and national parks offer affordable family vacation options ranging from a family picnic to a weeklong cabin rental. Whether you enjoy hiking in the mountains, freshwater fishing, camping, swimming or just learning more about SC history, wildlife and plants, our SC parks are sure to offer something for everyone.

1. Lynches River County Park, Florence County

This gorgeous state park features hiking trails, children's water Splash Pad (seasonal), canopy walk and more!

2. Hunting Island State Park, Beaufort County

This is the most visited state park in South Carolina and is part of the ACE basin. This beautiful park is also home to a lighthouse, loggerhead turtles and many species of wildlife.

3. Cheraw State Park

This park near South Carolina's northeast corner offers plenty of hiking trails, a golf course, a driving range and a 332-acre lake. Camping and vacation cabins are also available.

4. Landsford Canal State Park

Located in Chester, this 448-acre park is home to the rapids of the Catawba River and one of the largest populations of rocky shoals spider lilies in the world.

5. The Star Fort/Ninety Six National Historic Site

Located about 60 miles south of Greenville, the site is home to two Revolutionary War battles that claimed over 100 lives. It features a visitor center, period artifacts and a one-mile interpretive walking trail which leads past reconstructed trenches, the original Star Fort, the old village site and traces of original roads and paths.

6. Congaree National Park

Found in Hopkins, the Congaree National Park has the largest tract of old growth bottomland hardwood forest in the southeastern United States. Enjoy a short hike on the Boardwalk Trail or make a longer trek into the backcountry. Exploring Cedar Creek by canoe or kayak is a great way to experience the park if you have your own equipment. The park even offers a limited number of free guided canoe tours each year and must be scheduled online.

7. Charles Towne Landing State Historic Site

Found in Charleston, this is the site of the first permanent European settlement in South Carolina. It features a natural habitat zoo, a replica ship, cannons that still can be fired and loads of hiking trails!



For more information on South Carolina Parks, visit <http://discoversouthcarolina.com/state-parks>.

8. Jones Gap State Park, near Marietta

Hike your way up to one of the scenic waterfalls, including Rainbow Falls and Falls Creek Falls. If you like fishing, enjoy some of the best mountain trout fishing you'll ever experience in the Middle Saluda River. Don't forget your camera or binoculars – birdwatchers love this place!

9. Huntington Beach State Park

Located near Murrells Inlet, the park boasts three miles of pristine and uncrowded beach for you to swim, fish or just enjoy reading a book. Visit the Education Center to pet a stingray or horseshoe crab in the touch tank, see a baby alligator or diamondback terrapin up close or learn about the variety of threatened and endangered species that inhabit the park.

10. Sesquicentennial State Park, Columbia

At Sesqui, you can rent a paddleboat, canoe or kayak and paddle to your heart's content on its 30-acre lake. Hike and explore the two-mile Sandhills Hiking Trail or jump on your mountain bike and follow the blue diamond trail markers for a six-mile ride. Let the kids play on the playground and enjoy a family picnic and cookout at one of the five shelters around the lake that are available to rent.




Paying Student Loans and Saving for Retirement


How You Can Tackle Both

Student loan debt is the oft-touted enemy of millennials, but it's becoming a problem for a growing number of older Americans, too. According to the Federal Reserve Bank of New York, nearly 17 percent of student loan debt is currently held by borrowers age 50 and older. For many of these borrowers, this student loan debt is money borrowed for their children's or grandchildren's educations.

Whether you've just left school or are getting ready to retire, it can be hard to know which to prioritize – paying off student debt or saving for retirement. Although it's tempting to simply throw all of your money at debt first and worry about saving later, saving for retirement early can help you earn more with years of compound interest – making the need to save now important.


If you need to pay off student loans as well as save for retirement, there are a few ways you can do so:


 **Rein in spending**
Evaluate your current spending and identify areas where you can cut back. This may mean buying less expensive food items, cutting the cable or even turning to public transportation for your work commute. Funnel your monthly savings toward retirement and loans.

 **Automate it**
You can make saving for retirement and paying student loans easier by making use of “auto-pilot.” Employer-sponsored retirement plans automatically deduct money for your retirement savings, making it easier for you to save without having to think about it. If your employer provides matching contributions, make sure you're contributing enough through payroll deduction to earn the full match. You can also automate payments for student loan debt with



many lenders – many will even offer a lower interest rate when you do so!

 **Take advantage of tax breaks**
Tax advantages are available both for your retirement savings and paying down your student loans. When you make contributions to tax-deferred retirement savings accounts, such as a 401(k) or a traditional IRA, you can lower your taxable income.* With a lower taxable income, you'll have less money going to taxes and more that you can put toward paying off student debt. Plus, your retirement savings can grow faster with tax-deferred compounding. You'll enjoy additional tax benefits when you claim a student loan interest deduction of up to \$2,500 on your tax return, if you're eligible.

 **Allocate extra funds**
When you receive extra money such as a tax refund, bonus and other cash windfall, consider putting it directly to paying down student loans and saving for retirement so you can get an extra boost.

If you need help figuring out a savings and payment plan that is best for you, PHCU can help. You can arrange a consultation by calling us today at **(803) 978-2101**.

* Taxes will be due at ordinary income tax rates upon withdrawal from a traditional individual retirement account (IRA) or employer-sponsored retirement plan. Premature withdrawals (generally, those made before age 59½) may be subject to a 10 percent tax penalty, too (does not apply to 457 plans).

Investment products: Not federally insured. Not a deposit of this institution. May lose value

Palmetto Health Credit Union Branch Information

Palmetto Health Richland

9 Medical Park, Suite 240

Lobby Hours

Monday–Friday, 8:30 a.m. – 5 p.m.
Payday Friday, 7:30 a.m. – 5 p.m.

Palmetto Health Baptist

1333 Taylor Street, Suite 5-C

Lobby Hours

Monday–Friday, 8:30 a.m. – 5 p.m.
Payday Friday, 7:30 a.m. – 5 p.m.

Baptist Parkridge

100 Palmetto Health Pkwy, Suite G-101

Lobby Hours

Monday–Friday, 8:30 a.m. – 5 p.m.
Closed daily from 11 a.m. to 12 p.m.

Baptist Easley Hospital

200 Fleetwood Drive

Lobby Hours

Monday–Friday, 7:30 a.m. – 4:30 p.m.

2016 Holiday Closings

Independence Day

Monday, July 4

Labor Day

Monday, September 5

Columbus Day

Monday, October 10

Products and Services

Deposit Accounts

Share Savings
Money Management Checking
Health Savings Accounts
Certificates and IRAs
Christmas, Back-to-School and
Vacation Club accounts

Loans

New and Used Vehicles
Boats, Motorcycles, RVs
Home Equity Lines of Credit
First and Second Mortgages
Personal Loans

How to Contact Us

Visit www.phcu.org or call **(803) 978-2101** or email us at info@phcu.org. You can access your accounts 24/7 through Online Banking, Mobile Banking and our Automated Teller at **(800) 996-4676**.

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