

Achieve Your Potential[®]

March 2010

PALMETTO CITIZENS
FEDERAL CREDIT UNION



The Difference Between Credit Unions & Banks

As a Palmetto Citizens member, you join over 92 million Americans who belong to a credit union – an institution that is unique to the financial world.

No one person or organization owns a credit union; it is owned by its members. Each member is entitled to a voice in how the credit union operates. Banks are owned by their investors. They are the only ones who have a say in how their bank is run.

Credit unions are not for profit, but for service. Without the traditional profit motive, we make decisions based on what is best for you, our valued members. Because of our responsible lending practices, we can continue directing our earnings back to benefit all of our members.

What does this mean to you?

You typically enjoy lower loan rates, higher savings rates and fewer fees, not to mention friendly, professional service from people you know and trust.

Used Car Loans. New Car Rates.

At Palmetto Citizens, we offer the same low rates and extended terms on all new to 2007 models. Whether you are looking to purchase a vehicle or refinance to lower your rate and payments, Palmetto Citizens has the right loan for you.

We can finance over 100% of the retail or purchase price, so check with us before you finance anywhere else. You will be surprised at how much you can save with Palmetto Citizens.

Come discover why so many in the Midlands turn to Palmetto Citizens for their vehicle financing and refinancing needs.



PALMETTO CITIZENS
Trust and Investment Services

Questions about TERI and Retirement Options?

As you near retirement, you'll soon be faced with the decision of how to rollover your TERI (Teacher and Employee Retention Incentive) money. It's a critical step in your retirement plan and one that helps assure your comfort in the years to come.

Take the worry out of your TERI rollover. Our Palmetto Citizens Trust and Investment Services[®] representatives specialize in retirement planning and can help you analyze your situation and suggest appropriate

strategies for you to consider. Join us for one of these no-cost, no-obligation dinner workshops:

Tuesday, March 16th or 18th
Seawell's (1125 Rosewood Dr.)
6:30-8:15 p.m.

Robin D. Arnold, CFP[®], CRPC[®] VP-Financial Advisor, and Christopher J. Gabrys, CRPC[®], Investment Representative, can help you with:

- **TERI distribution options**
- **Preserving tax-deferred TERI status**
- **Rollover planning & implementation**
- **Your personal financial needs-analysis**

A reservation is required for this adults-only event. Contact Tanya at (803) 376-2805.

*Representatives are registered, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, 2000 Heritage Way, Waverly, IA 50677, toll-free (866)512-6109. Insurance sold through licensed CUNA Mutual Life Insurance Company Representatives, and in New York, licensed insurance representatives of other companies. Nondeposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union. 1385-P4757Q (0902)

Easily Access Your Home's Equity

Tap into the equity you've built with all the convenience of a credit card with Visa® Equity from Palmetto Citizens. This account works just like a home equity line of credit with all the benefits of a Visa card.

Use it to help with home renovations and repairs or just to make everyday purchases. Plus, the interest you pay may be tax deductible.¹

Every purchase will earn ScoreCard® Reward Points which can be redeemed for hundreds of merchandise and travel options. Combine points with other Palmetto Citizens debit and credit cards for greater reward options.



Digital Camera eStatement Giveaway



All eStatement users will be entered to win one of three 10 megapixel digital cameras. Simply register to receive your account statement electronically by May 31, 2010 and you will be automatically entered (current eStatement users are automatically enrolled).

With eStatements, you will receive your statement faster than traditional mail, have access to your last 18 months of statements and be protected by the latest security measures.

Hurry, this contest ends May 31! Visit www.palmettocitizens.org today to enroll.

Faster Tax Refunds with Direct Deposit

As a Palmetto Citizens member, you can file your simple return free with TurboTax Federal Edition or save 10% on the Federal Deluxe Edition. You can also save \$30 on tax services from a Jackson Hewitt office. Whether you prefer to self-prepare online or work with a tax professional, there is a solution for you. Visit our website for more details.

Choose to have your refund deposited directly into your credit union account. Last year, over 73 million people used this faster, safer and easier method to receive their tax refund.

Enter our routing number: **253978617**.

Enter your account number.² For checking, locate your account number on the bottom of your checks, directly after the routing number, beginning with 41300, followed by seven numbers.

For savings, enter your account number as it appears on your statements. Use your member number and the type of account (ex. 11223 S1 or 11223 S2).

Your refund will be deposited into your account in as few as 8 business days!³

¹Consult your tax advisor. Secured by mortgage lien on your home, which must be an owner occupied, second or vacation home.

²Your name must appear on the account. ³Actual time may vary.

DIRECTORY

Member Service Line

(803) 732-5000

(800) 435-5626

TellerLine

(803) 256-4073

(800) 521-4497

PC NetExpress

www.palmettocitizens.org

Service Centers

Beltline

2200 Beltline Blvd.

Bush River

500 Bush River Rd.

Clemson Road

2651 Clemson Rd.

Garners Ferry

7655 Garners Ferry Rd.

Irmo

7816 Broad River Rd.

Lexington

919 North Lake Dr.

Millwood

3122 Millwood Ave.

Northeast

114 Atrium Way

Stadium

1000 Shop Road

Uptown

1320 Washington St.

West Columbia

2120 Sunset Blvd.

Trust & Investment Services

(803) 376-2807

Mortgage Services

(803) 376-5016

Small Business Loans

(803) 251-4554

Visa / ATM / Debit Cards

(803) 376-8068

Visa Voice Response

(800) 808-7217

Report Lost / Stolen Cards

Visa - (800) 991-4961

Debit - (800) 991-4965

ATM - (803) 376-2800

Mailing Address

PO Box 5846

Columbia, SC 29250-5846

Administrative Offices

1320 Washington Street

(803) 779-1232

