

Achieve Your Potential[®]

November 2008

PALMETTO CITIZENS
FEDERAL CREDIT UNION



CU Achieve™

The first step in achieving your financial potential is to understand your finances. That is why we value financial education and basic money management so highly.

- We offer FREE financial education seminars ranging in topics from budgeting, home ownership, understanding credit reports, identity theft and investment services. Visit the Upcoming Events section at www.PalmettoCitizens.org or continue to check this newsletter for more information.
- Our web site also includes financial calculators, budgeting software and other online resources to aid you with your borrowing and saving questions. Simply click on the "Advice and Resources" tab on our web site.
- Palmetto Citizens also partners with Accel, our Members Financial Counseling service. This money management and financial education service is free to members because it is paid for by Palmetto Citizens. Accel can give you personalized information on topics such as budgeting, buying a home, debt repayment and bankruptcy. Contact Accel confidentially at **1-877-33ACCEL** or visit www.accelservices.org.

Loans for All Your Needs

Now and Throughout the Year

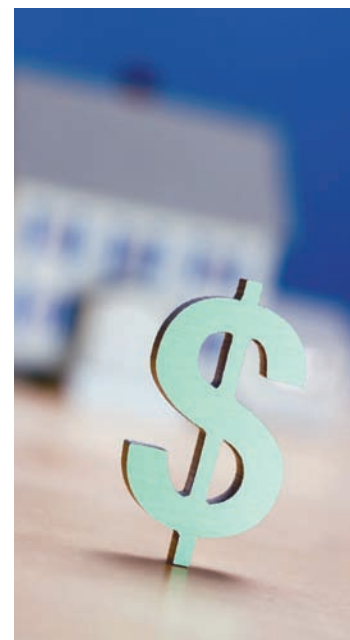
During the holiday season, whether you need an auto loan, personal loan, credit card, equity loan or a mortgage – Palmetto Citizens can help.

We take a different approach than the one-size-fits-all strategy of some banks. It's our goal to offer personalized service and help tailor loan terms and payment plans that are right for you and your budget.

Our streamlined Loanliner application process is quick and easy so you only have to fill out one compact initial agreement. Then you can request an advance or open an additional loan in the future without visiting a service center.*

For current rates or to apply for your loan, log on to www.PalmettoCitizens.org, visit any one of our 11 convenient locations or call **(803) 732-5000**.

* Not applicable for mortgage or home equity loans.



PALMETTO CITIZENS
Trust and Investment Services

A Clear Direction for a Confident Retirement

There's a big difference between not working and not worrying. For millions of Americans, the worrying begins after the working ends. A "hit or miss" plan for generating retirement income may prevent the joyful, stress-free retirement you have worked so hard to achieve. Don't let this happen to you. Learn answers to your retirement questions now.

Attend one of these no-cost, no-obligation workshops:

Tuesday, Nov. 18 and Thursday, Nov. 20
Foxfire Grill (1220 Bower Pkwy.)
6:30-8:15 p.m.

This seminar will address the many issues affecting retirees, such as:

- Best options for your TERA account.
- Getting the most from your pension and Social Security.
- Protecting your IRA, 401(k), 403(b), 457 or other retirement assets.
- Protecting yourself against outliving your resources.
- Benefits of estate planning.

For more information and to reserve your place at this adults-only event, you must call Elizabeth Middlebrooks at **(803) 376-2807**.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, IA 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union. CBSI is under contract with the credit union, through the financial services program, to make securities available to members. 1385-P1786F3 (0106)

Earn Points When You Choose Credit



Now you can turn the dollars you spend into Reward Points simply by using your debit card. All debit card holders earn ScoreCard® Reward Points when they make a signature-based or credit transaction. There is no fee to participate and no activation is required. You can redeem your points for travel accommodations and more than 600 brand name items.

50,000 Reward Point Monthly Giveaway!

Congratulations to Cecile H., winner of September's 50,000 Point Drawing. Each time you use your debit card for a signature-based or credit transaction in 2008, you will automatically be entered into our special monthly drawing. The more signature/credit transactions you make, the more times you'll be entered. Visit www.PalmettoCitizens.org for complete details.



Small Business Services from Palmetto Citizens

With our line of high-value business services, we can offer your business the same low rates when you borrow and high rates when you save as we've offered our members since 1936. You'll also be surprised by the amount we can save you in fees!

Here are some of the small business services we offer:

- Commercial loans and lines of credit.
- Business checking accounts.
- Business savings accounts.
- Merchant credit card services.
- Retirement and insurance planning.

Understanding Your Credit Report

Free Adult Education Seminar

The information on your credit report directly affects your ability to obtain a credit card, buy a car or home, rent an apartment or even get a job. Two of the best reasons for reviewing your credit report are to make sure it is accurate and to protect you from fraud or identity theft.

Come join us for this free workshop that will equip you with all the tools you need to truly understand your credit report. Topics will include:

- What is a credit report?
- What is a credit score?
- How can I obtain my personal report?
- How does my credit history affect me?

Attend this no-cost, adult financial educational seminar:

Nov. 18, 6:30 p.m.

Seawell's - 1125 Rosewood Drive, Columbia

For reservations, visit the Upcoming Events section of our web site or call **(803) 376-2675**.

Attention Visa® Gift Card Users

Due to changes in Visa regulations, Visa Gift Cards can only be used at Visa merchants (and will no longer be available through an ATM or for cash advances).

DIRECTORY

Member Service Line
(803) 732-5000
1-800-435-5626 (Toll Free)

TellerLine
(803) 256-4073 or 1-800-521-4497

PC NetExpress
www.PalmettoCitizens.org

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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 Cola 2120 Sunset Blvd.

Trust & Investment Services
(803) 376-2807

Mortgage Services
(803) 376-5016

Small Business Loans
(803) 251-4554

Visa/ATM/Debit Card Dept.
(803) 376-8068

Visa Voice Response
1-800-808-7217

Report Lost or Stolen Cards After Hours:

Visa Card...1-800-991-4961
Debit Card...1-800-991-4965
ATM Card...(803) 376-2800

Contact Information
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Columbia, SC 29250-5846
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Administrative Offices
1320 Washington Street
(803) 779-1232

UPCOMING HOLIDAYS

Thanksgiving
Thursday, Nov. 27

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