



# Palmetto Citizens FEDERAL CREDIT UNION

May 2025

## Auto Rates as low as 3.99% APR<sup>1</sup>

Palmetto Citizens offers some of the lowest rates around and you won't have to make a payment for up to 90 days.<sup>2</sup>

We give you the same low rates on all new to 2022 models, with great options on older vehicles too! We can also finance over 100% of the retail or purchase price (new to 2022 models).

We can also give you a much better deal on additional coverage and insurance options, saving you a ton of money over what a dealership might charge you.

Even if you've already financed with the dealer or other lender, check with us to see how much you can save by bringing your auto loan to Palmetto Citizens. Apply by logging into digital banking, visiting any of our branches, or calling **803-732-5000**.

<sup>1</sup>APR=Annual Percentage Rate. Rate for term up to 36 months. Rates are subject to change at any time without notice and are not guaranteed. Other rate and term options available. Your actual APR may be higher or lower based on your credit history, loan amount, product features, term, and debt to income ratio.  
<sup>2</sup>Option available for up to 90 days. Finance charges begin with start date of loan; repaid over term.



**What's love  
got to do with  
banking?  
Everything.**

Since 1936, Palmetto Citizens has been part of the Midlands, going the extra mile for our members, no matter, how many commas they have in their account.

We see the difference we make in our community every day: the teacher we helped get a car loan, the local business that opened up around the corner, the neighbor who just bought their first home.

To us it's not just about money. We are committed to making the Midlands a better place, and that means donating our time and energy week in and week out to helping those who need it most.

When you put people and the community first and you are willing to do whatever it takes to help them realize their dreams, it starts to look a lot less transactional and a lot more like ... **love.**



**Palmetto Citizens**  
INVESTMENT SERVICES

### How to Navigate Market Volatility

Market volatility refers to the rate at which the price of investments— such as stocks, bonds, or commodities — rises or falls over a given period. Historically, market declines have been temporary and over time, the market has trended upward.

Market volatility can be unsettling, but it is also a natural and necessary part of investing. The key is to stay disciplined, focus on long-term goals, and make informed decisions rather than reacting emotionally.

If you have concerns about your portfolio, please contact Palmetto Citizens Investment Services today to discuss and review your strategy together by calling **803-376-5027** to schedule your complimentary consultation.

**Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).** Insurance products are offered through LPL or its licensed affiliates. Palmetto Citizens Federal Credit Union and Palmetto Citizens Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Palmetto Citizens Investment Services, and may also be employees of Palmetto Citizens Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Palmetto Citizens Federal Credit Union or Palmetto Citizens Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Your Credit Union, Palmetto Citizens FCU provides referrals to financial professionals of LPL Financial LLC pursuant to an agreement that allows LPL to pay Palmetto Citizens FCU for these referrals. This creates an incentive for Palmetto Citizens FCU to make these referrals, resulting in a conflict of interest. Palmetto Citizens FCU is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

# We Do Mortgages

Be prepared to actually enjoy mortgage financing!

At Palmetto Citizens, we won't just plug you into a form. Our local mortgage team will work with you and provide the personalized guidance you deserve when financing your American dream.

We offer a full array of solutions to finance, build, or renovate your home, including conventional, FHA, USDA, and VA loans. We also have first time buyer and down payment assistance programs.

Look no further than your credit union if you need a solution for a:

- First & Second Mortgages
- Lot & Land Loans
- Construction Loans
- Renovation Loans
- Manufactured Home Loans
- Home Equity Lines of Credit

Contact a mortgage specialist at **803-376-5016** for more details or apply online today.

NMLS ID number 449962. All loan programs, rates, terms, and conditions are subject to credit approval and may change at any time without prior notice. Other mortgage programs, rates, and terms may be available. Contact a mortgage loan officer for more information.



## DIRECTORY

**Member Service Line**  
(803) 732-5000; (800) 435-5626

**TellerLine**  
(803) 256-4073; (800) 521-4497

**Online/Mobile Access**  
[www.palmettocitizens.org](http://www.palmettocitizens.org)



### Branches

Blythewood  
312 Blythewood Rd.  
Bush River  
500 Bush River Rd.  
Camden  
2100 W. Dekalb St.  
Clemson Road  
2651 Clemson Rd.  
Downtown  
1320 Washington St.  
Forest Acres  
2200 North Beltline Blvd.  
Garners Ferry  
7655 Garners Ferry Rd.  
Irmo  
7816 Broad River Rd.  
Lexington  
919 North Lake Dr.  
Millwood  
3122 Millwood Ave.  
Northeast  
114 Atrium Way  
Red Bank  
1835 South Lake Dr.  
Stadium  
1000 Shop Road  
West Columbia  
2120 Sunset Blvd.

**Investment Services**  
(803) 376-2807

**Mortgage Services**  
(803) 376-5016

**Small Business Loans**  
(803) 251-4554

**Visa / ATM / Debit Cards**  
(803) 376-8068

**Report Lost / Stolen Cards**  
Credit/Debit - (803) 732-5000  
ATM - (803) 376-2800

**Mailing Address**  
PO Box 5846  
Columbia, SC 29250-5846

## Schedule Your Next Appointment Online

In addition to stopping into any of our branches, you can now also schedule your appointment ahead of time! You can pick the location and time that works best for you and even select the specific team member you'd like to assist you.

Whether you'd like to open a new account, apply for a loan, get a replacement debit card, or notarize documents, we'll be ready when you are.

To book an appointment now, scan this QR code, visit [palmettocitizens.org/appointment](http://palmettocitizens.org/appointment) or call **803-732-5000**.



## Credit Cards with No Sneaky Fees

With a Palmetto Citizens Visa, in addition to a low interest rate, there are no balance transfer, cash advance, or annual fees. You also earn reward points on every purchase, so switching to a credit card from your credit union just makes good sense.

Avoid high fees and rates from the large credit card companies and apply for a Palmetto Citizens Visa today. To get started, log into digital banking and choose Loan Application, visit any of our branches, or call us at **803-732-5000**.



**Palmetto Citizens will be closed  
Monday, May 26<sup>th</sup> in observance of Memorial Day.**

