



Palmetto Citizens FEDERAL CREDIT UNION

July 2025



Celebrating 89 years!

Like an investment, getting older has its perks!

It all began in 1936 when ten teachers each deposited \$5 to begin our credit union. We were called Columbia Teachers FCU and served the local education community. Our first office was in the basement of the old Columbia High School.

From our humble beginnings, Palmetto Citizens has grown to meet the financial needs of tens of thousands of members. We've weathered the challenges of harsh economic conditions and the ever-changing complexities of the financial industry. Through it all, we've continually adapted to ensure we remain a trusted financial partner and a safe and sound organization.

We truly love our members – without you and your trust in us, none of this would have been possible. Getting the chance to help people with their financial needs and be part of the important milestones in their lives is not something we take for granted. It is our absolute pleasure and honor to be here for each of you.

If there is anything we can do for you, please do not hesitate to visit one of our branches, give us a call, or send us a message in digital banking.

Auto Rates as low as 3.99% APR¹

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

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**.

¹APR=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.
²Option available for up to 90 days. Finance charges begin with start date of loan; repaid over term.



Honoring our Founding Spirit

Back in 1936, ten visionary teachers came together and each contributed \$5 to start something bigger than themselves—our credit union. We're proud to return to that original spirit as we continue building on their legacy.

Now, to maintain your membership with Palmetto Citizens, or to become a new member, you can do so by having that same \$5 amount in your primary savings account. Previously, this amount was \$25.

Not only does this change reconnect us to our historical roots, it's also consistent with our mission of financial accessibility. Lowering this amount makes it easier for more people to join our credit union, so it will help support membership growth, enhance financial inclusion, and reinforce our values as a member-driven institution.

2025 Youth Financial Educator of the Year

We were honored to recognize Debbie Sweat of Blythewood High School as the 2025 Youth Financial Educator of the Year. She received the honor and a \$1,000 cash prize during Teacher Appreciation Night at a Columbia Fireflies game.

Sweat teaches Personal Finance and Fundamentals of Web Page Design and Development at Blythewood High School. In her classes, she engages students through hands-on activities and real-world projects that build understanding and confidence in managing money.

“Financial education is essential to building a successful society,” says Sweat. “Without it, we risk continuing cycles of poverty. My goal is to help students not only master these skills for themselves but also pass them along to their families and communities.”

Palmetto Citizens has long supported financial education by partnering with local schools to provide resources, guest speakers, and instructional materials. Now in its 20th year, this award celebrates educators who go above and beyond to equip students with vital financial skills for life.



PCFCU Director of Community Engagement (left) and Richland District 2 Superintendent Dr. Kim Moore (right) surprise Debbie Sweat (center) with her award.

Teens & Money Interactive Workshop: July 15th

Learning wise financial practices early in life will help avoid costly mistakes in adulthood. To get started on the path to a bright financial future, our teenage members are invited to attend this free in-person workshop to learn about:

- Setting savings goals.
- How to create and manage a budget.
- Investing for your future.
- The cost and wise use of credit.

There's no cost to attend, and a complimentary dinner will be served at the start of the workshop. Seating is limited, so reserve your place now at [palmettocitizens.org/calendar](https://www.palmettocitizens.org/calendar) or call **803-376-2675** for more information.

Be prepared to actually enjoy mortgage financing.

We were voted The State's Best Home Mortgage last year because our local mortgage experts make the process refreshingly simple. Since we're right here in the Midlands, we can work with you to tailor a loan to best fit your needs.

With our full line of mortgage and home equity loans, we can assist you with purchasing a home, refinancing your existing mortgage, or tapping into the equity you've built in your current home. Contact us today at **803-376-5016** for more information or discuss the loan options available to you.

Approval based on creditworthiness, loan amount, term, and relationship with the credit union. Other restrictions may apply. Contact a mortgage loan officer for more information. NMLS ID number 449962.

MEMBER NOTICE: Funds Availability Policy Changes

Effective July 1, 2025, the dollar amounts of the funds that must be made available were changed as follows: (1) \$225 shall increase to \$275; and (2) \$5,525 shall increase to \$6,725. See your Accounts & Services of Your Credit Union disclosure for these adjustments.



DIRECTORY

Member Service Line

(803) 732-5000; (800) 435-5626

TellerLine

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

Online/Mobile Access

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

(833) 455-3249

Mailing Address

PO Box 5846
Columbia, SC 29250-5846