



PALMETTO CONNECTION

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2012

Happy New Year!

As we come to the end of 2011, we would like to say thank you to each of our members for giving us the opportunity to serve you. We ask that you recommend your credit union to your friends and family, so that they too can share the positive benefits of being a credit union member/owner. The Southpark location continues to receive positive feedback and we continue to search for better ways to provide service to our members. We look forward to introducing exciting things in 2012 such as an affordable rate credit card and mobile banking. We are here to meet all of your banking needs from savings accounts to loans. It is our goal for 2012 to continue to improve the financial lives of our members. 30129

REMINDER

Tax Time is Just Around the Corner!
Your December 2011 statement includes important tax information. Be sure to save it so you'll be prepared when income tax time arrives.

HOLIDAY CLOSINGS

MONDAY, JANUARY 16TH, 2012
Martin Luther King, Jr. Day
MONDAY, FEBRUARY 20TH, 2012
Presidents Day

SECRET NUMBERS

Several account numbers are hidden within this newsletter. If yours is one, call the credit union and you will win **\$25.00!**



IT'S CREDIT UNION FAMILY TIME!

Join Us for Our Annual Meeting

We never forget that you are more than just a customer. As a member of Palmetto First Federal Credit Union, you are part of our credit union family. And once again, it's family time at our Annual Meeting.

Please join us to hear about all of the exciting things that are happening at the credit union and the progress we have made over the last year. We'll serve lunch and give away exciting door prizes, and you'll have the opportunity to vote to elect our volunteer board of directors. There will be a \$5.00 charge for non-members to attend. To be eligible to win the grand prize, you must register by Friday, March 9, 2012. Complete the entry form below and mail or bring it to the credit union.

This year, there are three positions on the Board of Directors up for election. If you wish to nominate someone, mail your nomination to the credit union to the attention of the nominating committee.

**ANNUAL MEETING
MARCH 10, 2012
LUNCH BEGINS AT 12:00 P.M.
LYNCHES RIVER STATE PARK**

Grand Prize Entry Form

Complete this form and return it to the credit union. The credit union must receive the form prior to the Annual Meeting. Registrations will be accepted at the Annual Meeting.

Name: _____

Account Number: _____

Address: _____

Phone Number: _____

Only One Entry Per Member.

9337

PROTECT YOURSELF

15501



Does leasing a car make sense for you? To help you decide, consider the following:

ADVANTAGES

- Monthly payments and down payments are often reasonable
- Most repairs are covered by warranty
- Sales tax is low
- You can drive a new car every few years
- You never have to sell it; just return it at the term's end

DISADVANTAGES

- Equity is never gained
- Buying out the lease is much more expensive than purchasing it in the first place
- Exceeding the mileage limit and nicks and dings are costly
- Lease offers can be very confusing
- Getting out of a lease is difficult and expensive

Your credit union wants to help you master your money. We've partnered with BALANCE, a financial education and counseling service that can help you get your finances in order, pay down your debt, and reach your goals – all at no charge to you. Call 888-456-2227 or log on to www.balancepro.net for more information.

In Sympathy

The staff and Board of Palmetto First Federal Credit Union, along with our members, would like to extend heartfelt sympathy to the friends and families of:

**GWEN HICKS
H. L. MOSES**

...All valued members of your family and ours.

We regret that we no longer have in place the system that once notified us of a members passing. Your assistance in bringing these names to the attention of a Palmetto First staff member would be greatly appreciated.