



The Palmetto Connection

NCUA

Palmetto First Federal Credit Union

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4th Quarter 2009

9754

2010

HAPPY NEW YEAR

In the coming year, the Board and Staff of Palmetto First FCU wish you success and happiness in your lives. Your credit union continues to be a safe place to save and borrow in these tough economic times. We are constantly striving to implement products and services to improve the lives and financial well-being of our members. Enjoy the New Year and know that you can count on your credit union for your financial needs.



The Palmetto First web site will be all new in January. The new and improved site will keep members informed and updated on their checking and savings accounts, loan information as well as what's happening at the credit union. Palmetto First will also be setting up a Facebook account so members can share information and news. Be sure to check out our new look coming in January. Save time and money at www.palmettofirst.com

1478

Holiday Closings

Monday, January 18th, 2010
Martin Luther King, Jr. Day

Monday February 15th, 2010
Presidents Day

* REMINDER *

Tax Time is Just Around the Corner!
Your December 09 statement includes important tax information. Be sure to save it so you'll be prepared when income tax time arrives.19402

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:

Sandra Mouzon
George H Try II

...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.

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. **To be eligible to win the grand prize, you must register by Friday, February 19, 2010.** 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. 13799

**Annual Meeting
February 20, 2010
Lunch begins at 12:00 p.m.
Lynches River State Park**

Grand Prize Entry Form

16355

Complete this form and return it to the credit union. The credit union must receive the form prior to the Annual Meeting. Registrations will not be accepted at the Annual Meeting.

Name: _____

Account Number: _____

Address: _____

Phone Number: _____

Only One Entry Per Member.

Protect Yourself



Identity Theft has been on the rise for years. It is important now, more than ever, to invest in a good shredder. This can be used to shred credit card statements, your credit union account statements, etc. Many cases of identity theft originate from a friend, family member, or in-house employee who obtains information laying around the house or a lost or stolen wallet. Having online banking will help you monitor your accounts regularly for unusual activity. Signing up for eStatements, will allow you to view statements safely online without having the confidential information laying around your house in paper form.

Some other benefits of using eStatements is that you have access to more than 2 years worth of statements online, front and back copies of your checks at no charge to you and you don't have to wait so long for it to be delivered by "snail" mail.