

## FALL 2023

**PG 1** Boost Your Holiday Budget  
With These Quick Earning Ideas

Shop Safer and Smarter  
Annual Meeting

**PG 2** Free Shredding Event!

Board Election  
Embracing The Digital Era  
The Power Of Preapproval  
International Credit Union Day  
Need Some Dough?

## HOLIDAY CLOSURES

**October 9** - Columbus Day  
**November 23** - Thanksgiving  
**December 22** - Closing @ 2 p.m.  
**December 25** - Christmas  
**December 29** - Closing @ 2 p.m.  
**January 1** - New Year's Day

## ANNUAL MEETING DATE IS SET!

We will hold our 2024 Annual Meeting on Friday, February 9, 2024, at 12:00 p.m. in the Prisma Health Richland, Dana Mitchell Auditorium. Please join us to find out how PHCU performed in 2023 and what you can expect from us in 2024. Additional information will be posted on our website and in our PHCU branches.

## BOOST YOUR HOLIDAY BUDGET WITH THESE QUICK EARNING IDEAS

The holidays will be here before you know it, so it's never too early to start thinking about how to make your holiday shopping even merrier! Here are a few creative ways to add to this year's holiday budget:

- **Deliver Packages with Amazon Flex:** Use your own vehicle to deliver packages for Amazon, and you only work when you want to
- **Sell Unwanted Items:** Declutter your space and sell unwanted items on platforms like Facebook Marketplace and eBay
- **Pet Sitting/Dog Walking:** If you're an animal person, try pet sitting or walking dogs during the week while the owners are at work or away. You can advertise on websites like Rover or Wag
- **Online Surveys or Focus Groups:** Get paid for participating in online surveys. Check out sites like Focus Group or Survey Junkie
- **Delivery Driver:** Earn money on your own schedule when you sign up as an Uber or Lyft driver or you deliver food for services like Grubhub, DoorDash, or Uber Eats
- **Task Apps:** If you're handy or just good at running errands, you could earn money completing tasks through sites like TaskRabbit or Handy
- **Seasonal Retail Work:** Many stores hire temporary employees for the holiday rush - a great way to earn money and often receive an employee discount on your purchases
- **Clean Houses:** If you don't mind getting your hands dirty, you can make some good money and even burn some calories

## — SHOP SAFER AND SMARTER —

The holidays are just around the corner, so make sure you're ready to shop safely this holiday season. According to Equifax, there are some ways to guard against the increased risk of fraud:

- **Monitor your accounts closely:** Reviewing them regularly can help you detect suspicious activity that may signal fraud or identity theft
- **Limit the number of cards you use to make transactions:** It's difficult to track purchases and keep up with payments when you use multiple cards
- **Watch out for scams:** Identity thieves can create websites that look legitimate in order to coax personal information from you. If you get a call asking for personal information, hang up immediately
- **Create a budget for holiday shopping:** When you create a gift list and budget, you'll be less likely to overspend and more likely to comparison shop for the best prices

**FREE SHREDDING EVENT!**  
**FRIDAY, OCTOBER 20<sup>th</sup> 10AM-1PM**



**Location:**  
Rear parking lot at  
100 Palmetto Health  
Pkwy on Parkridge  
campus.

Limit 3 boxes or bags  
per car, please.  
Learn more at [phcu.org](http://phcu.org)

**PALMETTO HEALTH**  
Credit Union

## BOARD ELECTION

The Board-appointed Nominating Committee has provided the Board Secretary with its list of Board and Supervisory Committee candidates. Nominations may also be made by PHCU members by means of petition containing the signatures of at least 50 members. To be valid, nominations by petition must be submitted with brief biographical data of the candidate and a signed certificate from the nominee stating that he/she is agreeable to the nomination and will serve if elected to office. Nomination forms may be obtained at any PHCU branch location or by calling (803) 978-2101 option 5.

The deadline for submitting nominations by petition to the credit union's corporate office is Monday, November 13, 2023. Please note nominations will not be taken from the floor at the annual meeting.

The election will be by means of a mail or email ballot. Ballots will be sent to PHCU members only if there are more candidates nominated than vacant seats on the Board or Supervisory Committee. Election results will be presented at the annual meeting. The following individuals are recommended by the Nominating Committee for election in 2024:

### BOARD NOMINATIONS

- Pamela Burgess
- Eureka Farrell
- Mary McKissock

### SUPERVISORY COMMITTEE NOMINATIONS

- Rachel Goode, CFE
- Stewart Cooner, MHA

## EMBRACING THE DIGITAL ERA

Gone are the days of waiting in line or coming into a branch to fill out a paper application to open an account.

Prospective members can now complete the membership application from the comforts of their home or mobile device.

## THE POWER OF PREAPPROVAL



### Your Gateway to a Smooth Auto Buying Experience

Are you thinking about buying a new car soon? Whether you're a first-time buyer or an experienced car enthusiast, getting preapproved for an auto loan is a smart move that can significantly enhance your car shopping experience.

At Palmetto Health Credit Union, we believe in empowering our members with the knowledge and tools they need to make informed financial decisions, such as the benefits of securing a preapproved auto loan before you hit the car lots.

### Preapproval Benefits:

- Avoid impulse purchases by knowing your budget upfront
- Save Time and Trouble: Skip the dealership's lengthy financing hassles and paperwork
- Simplify Negotiations: Dealerships value preapproval
- Peace of Mind: Address credit issues before shopping

**We're here to support you throughout your car-buying journey. Apply online to get preapproved today for a stress-free experience!**

## INTERNATIONAL CREDIT UNION DAY!

PHCU will celebrate the 75th anniversary of International Credit Union Day® (ICU) on Thursday, October 19.

ICU Day® highlights the many ways that credit unions bring financial inclusion and well-being to people all over the world by providing access to affordable financial products and promoting financial wellness.

**Stop by one of our branches and enjoy snacks, games, and free giveaway items (while supplies last). Please visit our website, [phcu.org](http://phcu.org), for more information.**

## NEED SOME HOLIDAY DOUGH?



Apply for a PHCU Holiday Loan Beginning November 1st!

For more information visit [www.phcu.org](http://www.phcu.org)