



HAPPY
New Year

Wishing all our members and their families a happy, healthy and prosperous New Year!

The Annual Meeting was a Success!

Giving Back in 2022

PDFCU FEEDING THE SOUTH FLORENCE FOOTBALL TEAM



FLORENCE AREA HUMANE SOCIETY



Kenya Nelson (left) and Mike Leviner (right)

FLORENCE ONE SCHOOLS MINI GRANT WINNERS



Left to right: Michele Heyward, Jennifer Wollan, Monica Felix and Cynthia Watson (not pictured: Robin Voss)

HOUSE OF HOPE & COURTNEY MCINNIS GRAHAM CENTER FOR THE HOMELESS



Karen Davis and Julie Maxham



We welcome **Dr. Waymon Mumford** to our Board of Directors.

CHRISTMAS CLUB

*Prepare for Next Year
Before They Do!*

Holidays have a way of sneaking up on you...before you know it, they're here. Start saving now and experience a less stressful holiday with the Christmas Club Account.



- 🎁 No monthly service fees
- 🎁 Automatic transfer setup through Online Banking
- 🎁 Funds electronically transferred into your share account in November
- 🎁 Dividends earned daily and credited each quarter
- 🎁 Convenient annual renewal to begin saving for the next year

Tuck away savings throughout the year and we'll automatically transfer the funds into your Share Account the first week in November - just in time for the season's festivities. Stop by the branch or call us to get started today.

Inactive or Dormant Accounts

Do you have an account that you have not used in a while? If so, it could become an inactive account. We will be reviewing inactive accounts in April. Accounts with no activity for 365 days (12 months) are considered inactive and will be charged a \$10 inactive fee. If the account has had no activity for 5 years or more, SC Abandoned Property Act requires all financial institutions to turn over the funds in the account to the state. Make a transaction today! Transfers or transactions can be done through MoneyLine 24 by calling 843.669.9099 or online at www.pdfcu.org. If you need assistance, call us at 843.669.0461.



Notice: Year-End Statements



Your year-end statements contain valuable tax information such as total interest paid on loans and dividends you have earned on each account. If your accounts earned over \$10.00 in dividends you will receive a 1099INT. If you have a mortgage with the credit union and paid over \$600.00 in interest, you will receive a 1098 Form. Remember, if you have an IRA with us, your year-end balance will be reported to the IRS as your Fair Market Value. Year-end statements can be accessed through your online banking account. If you haven't signed up yet, sign up today at www.pdfcu.org.

Holiday Closings

MARTIN LUTHER KING JR. DAY
Monday, January 16, 2023

PRESIDENTS' DAY
Monday, February 20, 2023



305 West Pine Street
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BOARD OF DIRECTORS

Mamie Tedder | Chairman
David Turner | Vice Chairman
Annie Murray | Secretary
Kenneth McAllister | Treasurer
Lionel Brown
Mary Gregg
Barbara Kennedy
Waymon Mumford
Machell Sprauve

SUPERVISORY COMMITTEE

David Shinault | Chairman
Barbara Kennedy

OFFICE HOURS

Monday - Friday
9:00 AM - 5:00 PM
Drive-Thru
Monday - Friday
8:30 AM - 5:30 PM

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