



Fall 2021

# JOIN US FOR OUR "Drive-Thru" 57th Annual Meeting

We hope you will join us for our drive-thru Annual Meeting to learn about the successes of the past year and our continued investment in you and your families. There will be raffle prizes and giveaways that you do not want to miss!

Take a slow ride through our parking lot beginning at the Coit Street entrance to register, receive a ballot and ticket to claim your giveaway!

**Please note that we have 3 OPEN SEATS for the Board of Directors. See details on our website.**



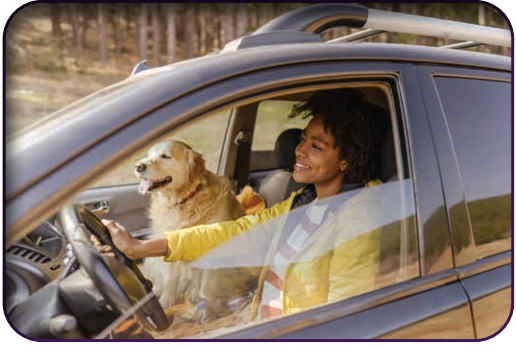
**When ..... Monday, October 18, 2021**  
**Where ..... 305 W. Pine Street**  
**Time ..... 5pm-7pm\***

*\*Lobby and Drive-Thru will close at 4 pm. Giveaways and meal vouchers available while supplies last!*

**BACK BY POPULAR DEMAND...**

# HEROES AUTO LOAN

Calling all City police, Sheriff's Office, state troopers, fire department, EMTs, veterans, doctors and nurses in the Florence City/County area who are eligible for payroll deduction or direct deposit ... let us help you with our special Heroes Auto Loan rate discounts:



Start with your Heroes Auto Loan 1% rate reduction on your approved rate and then add on extra discounts when you choose these services:

Service	Discount
Payroll deduction	1.00%
GAP insurance	.50%
Extended Warranty	.50%
Credit Disability insurance	.50%
Credit Life insurance	.50%

- ▶ Receive up to **4% OFF** your auto loan rate!\*
- ▶ New cars/used cars/refinances\* too
- ▶ Rates as low as **1.99% APR\***

Available through November 15, 2021 so hurry and apply today. Call us at 843.669.0461 or visit us online at [www.pdfcu.org](http://www.pdfcu.org).

*\*Annual Percentage Rate. Certain conditions & restrictions may apply. Based on credit worthiness. Verification of First Responder status may be required.*

**PRIVACY NOTICE:** Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [www.pdfcu.org](http://www.pdfcu.org) or we will mail you a free copy upon request if you call us at 843.669.0461.



## TAKE A PAYMENT HOLIDAY WITH Skip A Pay!\*

The holidays can be an expensive time of the year and money can get tight during the season. So if you need a little cash for your holiday budget this November,

December or January 2022, take advantage of our Skip A Pay program and free up some extra funds for travels, gifts and entertaining expenses. Qualifying is as easy as meeting these requirements:



- ★ All your credit union loans are up to date and in good standing
- ★ Loan must be open for at least 6 months

### TAKE A PAYMENT HOLIDAY FROM YOUR LOANS TODAY!

To complete the Skip A Pay Request form, please visit our branch or our website at [www.pdfcu.org](http://www.pdfcu.org).

*\*One SAP per loan. SAP privileges are not guaranteed. \$25 fee for each loan skipped. Exclusions are: VISA, Mortgage Loans, Santa Loans, Back to School Loans, Credit Builder Loans, LTV Loans > 100% and any loan that has not had at least 6 payments made.*

## In The Community

### FLAG CEREMONY

Special guests and employees were in attendance at the ceremony.



## 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 1099-INT. 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](http://www.pdfcu.org).

## Holiday Closings

### Columbus Day

Monday, October 11, 2021

### Veterans Day

Thursday, November 11, 2021

### Thanksgiving

Thursday, November 25, 2021

Friday, November 26, 2021

Drive thru only is open

### Christmas

Friday, December 24, 2021

Closing at 1:00 pm

Monday, December 27, 2021

### New Year's

Thursday, December 30, 2021

Closing at 1:00 pm

Friday, December 31, 2021



305 West Pine Street

Tele | 843.669.0461

Fax | 843.678-9053

### BOARD OF DIRECTORS

Mamie Tedder | Chairman  
David Turner | Vice Chairman  
Roselyn Green | Secretary  
Kenneth McAllister | Treasurer  
Lionel Brown  
Barbara Kennedy  
Annie Murray  
Machell Sprauve  
Evelyn Woodberry

### SUPERVISORY COMMITTEE

Barbara Kennedy | Chairman  
Waymon Mumford  
David Shinault

### OFFICE HOURS

Monday - Friday

9:00 AM - 5:00 PM

Drive-Thru

Monday - Friday

8:30 AM - 5:30 PM

[www.pdfcu.org](http://www.pdfcu.org)

[www.twitter.com/pdfcu](https://www.twitter.com/pdfcu)

