

Take a Winter Break...from loan payments!

Everyone needs a break around the holidays. Pee Dee Federal Credit Union is giving you a break from loan payments, guaranteed to put a little jingle back in your pocket!

Take advantage of our Skip-A-Payment program. You can choose to skip your November, December or January loan payment if you qualify:

- ▶ All your credit union loans must be current
- ▶ All your credit union accounts must be in good standing
- ▶ Loan must be open for 6 months

Give yourself a well-deserved break from loan payments and choose the month for your payment break that works for you. Complete the Skip-A-Payment Request form by visiting our branch.



* Some restrictions will apply. 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. Skip - A - Pay privileges are not guaranteed.

HO HO Holiday Wishes!

Spreading holiday cheer going to spread your budget a little too thin this year? Put a Pee Dee Federal Credit Union Holiday Loan at the top of your wish list.

Shopping, traveling or entertaining this holiday season can be a lot more affordable when you first unwrap a Holiday Loan at PDFCU!

Whether it's something for yourself, everyone on your gift list or booking that special holiday getaway, a Holiday Loan can make all your wishes come true.

So Ho-Ho-Hurry! Put a PDFCU Holiday Loan at the top of your wish list.

Stop by our branch today!



In The Community



Rosa Butler presents a check and a Silent Auction gift to Melissa Rabon, Racing 4A Cause. They raised money for families of children who have been sick for most of their lives.



LaShone McGill presents a check to Pam Rhodes of The Florence Area Humane Society.

New vs. Used Auto Loans?

That is the question.

Is it better to finance a new car or a used one?

The answer depends on your financial situation and what you are looking for in a new vehicle.



Are you looking for the latest technology or peace of mind that the automobile you choose will last for years to come?

If so, the new car option may be for you!

Are you shopping on a tight budget?

Then finding the perfect used car may be the answer.



Get the best deal on your next set of wheels with a PDFCU Auto Loan!

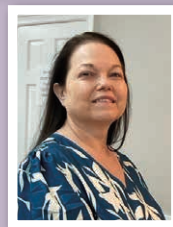
Rates as low as 6.24% APR* • Up to 84 months* financing

Come see a loan officer today or apply online at www.pdfcu.org.

*All loans subject to approval. Rates based on creditworthiness. PDFCU membership is required. Other restrictions may apply.

New Employees

Marie Carmon, our newest Teller, joins our Pee Dee team. Marie comes to us with 15+ years of customer service experience. Come say hello to the newest smiling face!



Please join us as we welcome **Jasmine Austin**, who will train in various areas of the credit union to serve our members. Jasmine earned her degree in Business Administration from Claflin University and will be happy to say a big hello.

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

COLUMBUS DAY

Monday, October 9, 2023

VETERANS DAY

Friday, November 10, 2023

THANKSGIVING

Thursday, November 23, 2023

Friday, November 24th (Lobby Closed)

Drive Thru open w limited transactions

CHRISTMAS

Friday, December 22, 2023

(Closes at 1:00PM)

Monday, December 25, 2023

NEW YEAR'S EVE

Friday, December 29, 2023

(Closes at 1:00PM)

NEW YEAR'S DAY

Monday, January 1, 2024



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OFFICE HOURS

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

www.pdfcu.org
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