

# PALMETTO Connection



## BAD HAIR DAY?

You could be the next  
HOTT HEADZ CHALLENGE Winner!

Are you having a bad hair day? Submit your best before and after photos of your new hairdo, and you and your hairdresser could be this year's winners!

### HERE'S HOW IT WORKS:

- Salon must submit their photo to [sshelton@palmettofirst.com](mailto:sshelton@palmettofirst.com) beginning Monday, May 6 until 5:00pm on Friday, May 31.
- Palmetto First FCU will select the Top 10 Finalists, and post them on our Facebook page Wednesday, June 5.
- Facebook fans will have from Wednesday, June 5 through Friday, June 14 to cast their votes ("like" their favorites) to determine the winner. Tell all your friends!
- The top 3 most liked "dos" will be announced and prizes will be awarded on Monday, June 17.
- **PLUS...** We'll give you a \$25 gift certificate to your salon if you join Palmetto First FCU and open a new checking account during the Hott Headz Challenge.\*



1<sup>st</sup>  
Place

\$250 Travel Visa® Card

2<sup>nd</sup>  
Place

One-hour massage at the salon/spa of your choice

3<sup>rd</sup>  
Place

Pedicure at the salon/spa of your choice

\*Must live, work, worship, volunteer, or attend school in Florence County to be eligible for membership.

## DOLLAR DOG MAKES SAVING FUN!

*Financial Education for kids 12 & under*

Deposit \$10 or more into your Dollar Dog youth savings account to receive a stamp and pick a prize from our treat bowl!\*

\*Only one incentive per member. Some restrictions may apply. The credit union has the right to revoke this offer at any time. See credit union for details.



**NOTICE** If you are signed up for Home Banking, we are pleased to inform you that you are able to access 5 years of account statements under the eStatement tab. You will no longer get a paper statement in the mail. Enjoy the peace of mind that you have in not waiting for your statement to come in the mail and having access to print as you need it.

UNbank with US

**PALMETTO FIRST**  
FEDERAL CREDIT UNION

# 5 WAYS TO SAVE FOR SUMMER IN 5 WEEKS

Summer vacation. During your elementary, middle, and high school years, those two magical words meant three months of freedom! No school, no waking up early, no early bedtimes. It was your annual reward for grinding through the previous nine months of academic pursuits. Yet somehow, summer always managed to fly by faster than it was supposed to!

Now that you're an adult, your summertime respite has probably shortened considerably. Instead of three months, you might get a week away—maybe two, if you're lucky. But just like when you were young, you always wish your time away could last just a little bit longer. It seems like no matter how old you get, summer vacation still holds a special kind of magic.

## There's still time to save for summer vacation!

But even with all the sun-kissed nostalgia that makes summer vacation a lifelong treat, there's one thing that can ruin the fun faster than a thunderstorm at the swimming pool: vacation-related debt. Summertime memories are fun to recall, but it's not nearly as fun to receive monthly reminders that you're still paying the price for that fun—plus interest.

If you're like most people, summer usually sneaks up on you. You start the year with good intentions, but somewhere along the way you forget to set aside money to cover your vacation plans. With summer only a few weeks away, you might be wondering whether it's possible to save enough money to cover this year's vacation. We're happy to report that it's absolutely possible! It will take some discipline, but you can do it. Here are five tips to help you get started.

### 1. Find fun for free.

Just because you're saving for summer doesn't mean that you can't have fun in the meantime. But it does mean you might need to find some different activities. Movies, dining out, and entertainment can add up quickly. The average cost of dinner, drinks, and movie tickets for two comes in at around \$100, so, imagine how fast you could pile up the savings if you decided to cook at home, stroll through a park, play some board games, or browse at a bookstore instead.

### 2. Create a savings plan.

Sometimes, the easiest way to save money is to identify the ways you're currently wasting it. By creating and following a sensible budget, you'll be able to pinpoint the areas where you're spending too much. For the next five weeks, do your best to eliminate frivolous expenses and only spend money on things that are essential. You'll be surprised how quickly your savings add up.

### 3. Resist the convenience tax.

We're all busy. Sometimes it's just easier to pay for convenience. Whether it's drive-thru coffee on the way to work or take-out food for dinner, shelling out a few extra dollars can save precious minutes throughout the day. But if you're trying to save money for summer, you might want to pause these practices. When you consider that you can save \$3 per day just by making your morning cup of coffee at home, the money-saving benefits of this step are ridiculously clear.

### 4. Hang onto that tax refund.

If you're expecting a tax refund this year, well...you've probably filed your taxes already. That means either your refund has arrived already or it's on the way. As tempting as it can be to celebrate your sudden cash infusion with a big purchase, it might make more sense to hang onto that money and use it to pay for your upcoming summer vacation. Yes, that'll require a little discipline, but enjoying a fantastic, debt-free vacation is worth it!

### 5. Cash in on your spare time.

If you figure out how to earn a little extra money, that gives you even more chances to save. Once you've maximized your creative saving methods, it never hurts to earn a little extra money. Side jobs are a great way to make quick cash, and thanks to apps like Nextdoor, Taskrabbit, and Gigwalk, finding work is easier than you think.

If you're saving for this summer, it's probably going to feel like an all-out sprint. But with a little advance planning, next year's summer savings won't have to be quite so stressful. Here at Palmetto First, we offer convenient vacation savings accounts that let you automatically deposit a little money from your paychecks throughout the year and withdraw the funds just in time for your stress-free summer vacation. Call us or visit one of our branches to learn more about these specialized savings.

11895

## How do you earn money to put in your account at the credit union?

I buy snacks from the store and sell them to my dad's customers while he cuts their hair.

— Chris J., Dollar Dog Youth Member



*In  
Sympathy*

The Board and Staff of Palmetto First Federal Credit Union, along with our members, would like to extend heartfelt sympathy to the friends and families of...

**Joan "Jerie" Barrow and Mark Haselden**

...all valued members of your family and ours.

*We regret that our updated system no longer notifies us of a member's passing.  
We appreciate your assistance in bringing the names of those who have passed to our attention.*

50131

## Holiday Closings

**Memorial Day** Monday, May 27

**Independence Day** Thursday, July 4

**Labor Day** Monday, September 2

## Secret Numbers

There are several account numbers hidden within this newsletter. If you find yours, call the credit union and claim your **\$25 prize!**

## Branch Locations

1722 Gregg Avenue  
Florence, SC 29501

108 Pamplico Highway  
Florence, SC 29505

## Mailing Address

P.O. Box 3989  
Florence, SC 29502

**PALMETTO FIRST**  
FEDERAL CREDIT UNION



**843.669.5619**

**PALMETTOFIRST.COM**

This credit union is federally insured by the National Credit Union Administration and is an Equal Housing Lender.