

# PALMETTO Connection

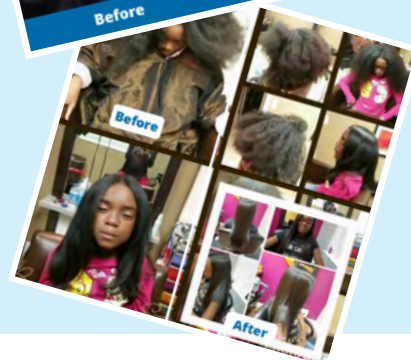
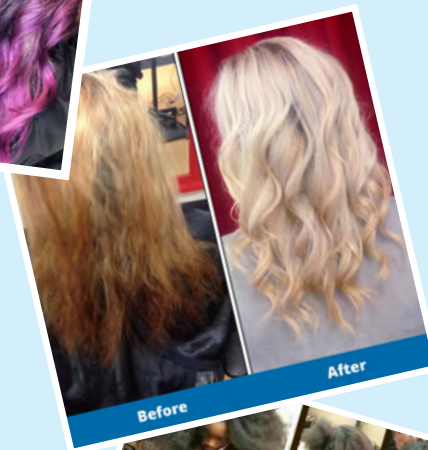
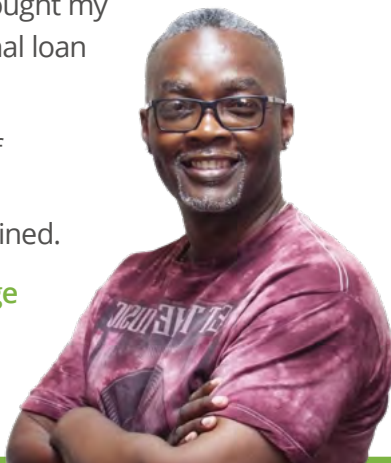
"I used to do business with another financial institution here in Florence. I drove tractor trailer trucks and the bank was difficult to deal with in terms of getting loans, making payments, etc. I decided to make a change and I stopped by Palmetto First FCU to check them out. I really liked the atmosphere and the staff. Denise is fun to deal with and we can joke around with each other.

I ended up paying off my old loan at the other financial institution and began getting my loans with Viola at Palmetto First. She made the process very easy and I can call her for anything. I bought my Range Rover and got a personal loan with Viola with no hassles.

I have recommended some of my family and friends to the credit union, who have also joined.

**Palmetto First was the change I needed."**

– Anthony Brunson



## Financial Education

A healthy financial life starts with understanding the basics. Palmetto First is now offering on-site financial education for your office or school.

Our personal finance education programs start with the basics including:

- Balancing a checkbook
- Creating a budget
- Saving basics
- Handling debt

If you have another topic in mind, we'll be glad to work with you to help create a program that will be educational and interesting for your staff or students.

To learn more, please email Starla Shelton at [sshelton@palmettofirst.com](mailto:sshelton@palmettofirst.com).

Ask the experts at

**PALMETTO FIRST**  
FEDERAL CREDIT UNION

# ONLINE SAVINGS: THESE AREN'T YOUR MOTHER'S COUPONS

When they opened their virtual doors in 1994, Amazon.com was merely an upstart online bookstore. Since then, the company's growth has been nothing short of legendary. After launching its wildly popular Amazon Prime membership program in 2005, the company has cemented its reputation as a leader in the e-commerce marketplace. But for a company that generated almost \$178 billion in revenue in 2017, it seems strange to consider that despite their eye-popping income, much of their success hinges on helping people save money, not just spend it.

## All the coupons. None of the clipping.

While Amazon Prime allows members to enjoy exclusive offers and free two-day shipping, one of the company's lesser-known features, Amazon Coupons, combines the benefits of old-school coupon clipping with the 24/7 convenience of online shopping. Now, before you smirk at those memories of your mom or dad dutifully leafing through the Sunday paper in an attempt to save a quarter on toothpaste or 50 cents on laundry detergent, it's important to remember that today's coupons are a big deal. How big? According to a recent NCH study, consumers redeemed more than 2.06 billion coupons for more than \$3.1 billion (that's billion, with a "B") in savings.

While web-based purchases used to be primarily for hard-to-find specialty items, companies like Amazon make it easier than ever to buy everyday products online as well. Sure, you can find incredible savings on big-ticket items like electronics and home furnishings, but since you only purchase these items once every few years, the savings average out over time. Smaller discounts

are available on grocery and cleaning supplies, but since you use these more often, the savings can really add up. Whether it's a huge discount on a big-ticket item or steady savings on everyday items, keeping more of your hard-earned money is a good thing. Savings big is exciting. Saving small is smart.

## Saving money is big business.

With more than 44% of all U.S. e-commerce sales in 2017, Amazon has certainly positioned itself as the leader of the online retailer pack. But they're not the only game in town. There is a staggering array of online coupons and discount codes available. A quick Google search will reveal page after page of potential saving options. In fact, the savings are so plentiful that companies like RetailMeNot and Coupons.com created their entire business models around compiling online promo codes and coupons in one easy-to-find location. With so many deals available, it's always a good idea to search services like Amazon Coupons or Coupons.com before you shop online or head to the store.

## Save big. Save small. Save often.

The Sunday newspaper may be a thing of the past and coupons may look different than they used to, but saving money remains an essential habit for building a strong financial foundation. And with the mind-boggling multitude of deals and promotions available through services like Amazon Coupons, RetailMeNot, Coupon.com, and others, it's never been easier to save money on big purchases, small purchases, and every purchase in between.

# FREE CHECKING LIVES HERE

Did you know that families that belong to credit unions in the U.S. save about \$159 a year? Make the switch!

**We have THE BEST checking account, and we'll prove it!**

	<b>PALMETTO FIRST</b> FEDERAL CREDIT UNION	South State Bank	Wells Fargo	First Reliance Bank	TD Bank
Average Daily Balance Requirement*	<b>\$0</b>	\$1,000	\$1,500	\$0	\$0
Monthly Fee	<b>\$0</b>	\$8	\$10	\$5	\$5.99
Minimum Opening Balance	<b>\$1</b>	\$25	\$25	\$25	\$25

\*To avoid monthly fee. Comparison based on information from their individual websites, and is accurate as of 6/1/17.

*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...

**Dexter Lee and Diane Sandy**

...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.*

## Holiday Closings

**Independence Day**  
Wednesday, July 4

**Labor Day**  
Monday, September 3

## Branch Locations

1722 Gregg Avenue  
Florence, SC 29501  
  
108 Pamplico Highway  
Florence, SC 29505

## Mailing Address

Palmetto First  
Federal Credit Union  
P.O. Box 3989  
Florence, SC 29502

843.669.5619

**PALMETTOFIRST.COM**



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