

PALMETTO Connection

HAVE A SAFE AND ENJOYABLE
SUMMER, KIDS!

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Winners

First Place

Jaylah McCormick

Just Teasin
Styled by Kaila Turbeville



Second Place

Madison Bennett

The Salon of Florence
Styled by Abigail Johnson

Third Place

Lacey Goodale

Shelia & Company
Styled by Catie Taylor



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5 WAYS TO TRAVEL ON A BUDGET THIS SUMMER

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Isn't it funny how you look forward to summer all year long, yet somehow it still seems to show up earlier than you expected? Between work obligations, family responsibilities, and the valiant attempt to maintain some semblance of a social life, most of our schedules are so full that time flies whether we're having fun or not. So, here we are—standing at the summertime starting line. Even if you don't have a fully funded vacation fund, wouldn't you like to get away for a little rest and relaxation? And wouldn't it be nice to do it without blowing up your budget or going into debt?

1. Score some last-minute deals.

Remember when your parents and teachers would warn you about the dangers of procrastination? They may have been right about schoolwork and household chores, but it turns out waiting until the last minute can be a good thing when it comes to travel planning. To help travelers just like you, the good folks at SmarterTravel.com managed to identify 18 online resources that specialize in finding last-minute deals on hotels, flights, tours, cruises, and more! You spent years telling your mom that you do your best work under the pressure of a deadline—here's your chance to prove it.

2. Stay with friends or family.

Catching up with friends and family is fun, right? If they just so happen to live somewhere you want to visit and you can save a little money by staying with them, wouldn't that make your trip even better? Yeah, we thought so too. Financial benefit aside, staying with someone you know is also a fantastic way to get recommendations for the best local restaurants and attractions. And with all the money you save on lodging expenses, you can probably afford to take your hosts out for a nice meal while you're in town. See? This works out great for everyone!

3. Bring your own food.

Next to lodging, dining is often the most expensive part of traveling. You already know dining out can be expensive, but if you're heading to a popular vacation spot, chances are it will be even pricier. Once you figure out where you're staying, spend a little time meal planning. By shopping for groceries before you go and preparing most of your own meals during your stay, you can save hundreds of dollars and keep your trip under budget.

4. Plan a day trip.

OK, maybe you don't have room in your budget for a weekend getaway or spending a few days with friends. That doesn't mean you can't have any fun. Day trips are an excellent way to break out of your regular routine and save money while doing it. Take a look at a map. You can probably find an interesting destination within a two- or three-hour drive of your home. Do a little research and find a fun activity or two that you can enjoy while you're there. Head out early in the morning, spend the day creating spontaneous memories, and grab a good meal before heading back home. We bet that when you look back, these day trips will be some of your favorite travel memories.

5. Collect experiences instead of "stuff."

Think back on your favorite childhood vacation. What makes that particular trip stand out from the others? Time with family? Seeing new places? Unexpected adventures? Whatever your answer may be, we're pretty sure it wasn't the \$10 gift shop keychain you begged your parents to get for you. Sure, trinkets are fun for a little bit, but the joy they provide rarely sticks with you. Experiences, on the other hand, are not only enjoyable in the moment; they often get better with time. If you're going to plan a last-minute summer getaway (and you definitely should), focus on creating memorable experiences rather than spending too much money on souvenirs you'll probably lose anyway.

We started this article talking about procrastination and how you can make it work for you. But even though there's an adrenaline rush that comes from pulling off a last-minute travel miracle, it would be nice to enjoy a stress-free vacation next summer, wouldn't it?

As soon as you get back from this year's impromptu summer excursion, why not start putting a little money into a vacation-specific savings account each month? By keeping your vacation fund in a savings account until you need it, you not only reduce the temptation to spend it on something else, you gain the ability to earn interest throughout the year.

To make the most of your savings, speak with a member service representative to help you find which account would be the best option for your vacation-saving goal.

*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...

Arthur Alford Jr., Benjamin Lynch Jr., Steven Parmley, and Herbert Redick Jr.

...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 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


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