

# Palmetto Connection

FALL 2023

## CELEBRATING 70 YEARS



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Gathering with our members for our annual meeting was a fantastic experience, especially as we celebrated our 70 years of Palmetto First Federal Credit Union.

Back in 1953, in the heart of Florence, a group of visionary railroad men took a stand against the financial hardships faced by many families. They aimed to protect their colleagues from the pitfalls of gambling and the clutches of loan sharks. From operating out of C.J. Cutter's home to moving to the main lobby of the old YMCA, and then to Day Street near the train station, our journey has been remarkable.

As we reflect on our annual meeting, we're not just celebrating the achievements of the past year but honoring seven decades of dedication, growth, and unwavering community service. It's a moment to cherish our roots, honor our rich history, and embrace the future with hope!

Our CEO, Angie, really captured our journey with this quote: "The foundation laid by those railroad men 70 years ago remains unshaken, thanks to our members' continued support. Our philosophy, *'people helping people'*, is as relevant today as it was in 1953. We're committed to serving the Florence community for many more generations."

From our humble beginnings with just **10 members and 4 loans totaling \$500 in 1954**, to our impressive current standing of **6,299 members with 3,525 loans amounting to over \$38 million**, our growth speaks volumes.

At Palmetto First, our unwavering commitment to our members remains our top priority. Whether it's assisting young individuals in building their credit, helping members escape the clutches of high-interest finance companies, or tailoring payment plans to suit individual needs, we've always been there.

Here's to our past, our present, and a future filled with more service, growth, and milestones!

Southpark Ribbon Cutting Ceremony September 2010



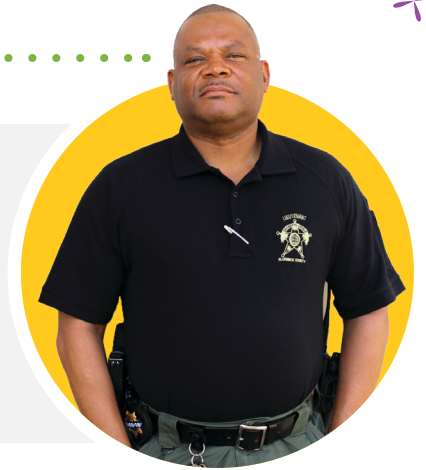
1. Groundbreaking ceremony for the Main Branch in 1995 that shows 2 prior CEOs along with board members and US Senator, Jim Clyburn.
2. Current long-term employee, Valarie Taylor.
3. Beloved former employee, Jerie Barrow.

# 5-STAR REVIEWS

## MEET VINCE H .....

"I've had an account with Palmetto First for over 10 years. I started with just a savings account, but I liked the people so much that I later added a checking account and direct deposit. When I walk into the Southpark Branch, they make me feel like they want my business. I enjoy the relaxed atmosphere.

The teller, Kimberly, is very welcoming and always has a smile. I also appreciated the easy, same-day loan approval experience that I had with Viola. I recommend Palmetto First to anyone looking for a pleasant banking experience."

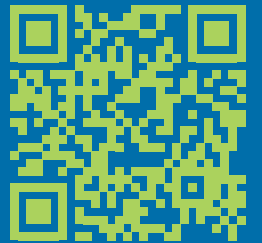


## ..... MEET JANIE W

"From buying my first vehicle to making plans for retirement, the credit union has helped me in every way. If you need anything from opening a Christmas Club to making a major purchase, Palmetto First Federal Credit Union would be the best place to come."

At Palmetto First, every member has a unique story, and we're honored to be a part of each one. Your stories inspire us, drive our commitment, and remind us of the profound impact we can make in the lives of our members!

We invite you to share your Palmetto First story with us by scanning the QR code. Whether it's a memorable interaction with our staff, a financial goal you've achieved with our help, or simply a moment that made you smile, we want to hear it all!



### Holiday Closings

**Columbus Day**  
Monday, October 9

**Christmas**  
Monday, December 25

**Thanksgiving**  
November 23–24

**New Year's Day**  
Monday, January 1

### 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.