

YOU'RE INVITED!



JOIN US!

Friday August 20th
for our Back to School
Member Appreciation Day
from 1PM – 5PM at the
Pine St branch.
We'll have food, games,
music and FUN!

Congratulations!

Congratulations to Darnell
Washington and Monica Gibson.
Each won a \$500 scholarship to
Florence Darlington Technical
College on behalf of Pee Dee FCU.



SUMMER 2010

MAKE THE SWITCH!

News and Events for
Pee Dee Federal Credit
Union Members



Congratulations

to Michelle Cannon on 10
years with PDFCU! Michelle
started part-time as a teller on
the front line, and is currently
a Senior Loan Officer. Next
time you're in the branch, be
sure to congratulate Michelle
on 10 years of service.

Make the switch

3.99% **VISA** APR
for the first
6 months

7.99% fixed APR after 6 months

NCUA *Offer applies to new VISA Gold account. Purchase, Cash Advance, and Transfer from other credit cards qualify. Special Annual Percentage Rate (APR) is 3.99% for first six months. Thereafter, the then prevailing APR of 7.99% will apply to all outstanding balances. Rates and terms are subject to change. Contact PDFCU for details.



HOW *low* CAN YOUR RATE GO?

New and Used Auto Loan Rates

FROM **3.99%** APR*



APR=Annual Percentage Rate. Rate presented is available through 8/31/10 on new and used auto loans. Certain restrictions may apply. Rates subject to change.



305 WEST PINE STREET
TELE | 843.669.0461 FAX | 843.678-9053

BOARD OF DIRECTORS
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Lionel Brown | Vice Chairman
Roselyn Green | Secretary
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Howard Wilkes
Kenneth McAllister
Evelyn Woodberry
J.E. Cox
David Turner

SUPERVISORY COMMITTEE
Libby Cooper | Chairman
Rebecca Smith
Jon Baltzell
Barbara Kennedy

OFFICE HOURS
Monday - Friday 9AM - 5PM
DRIVE-THRU
Monday - Friday 8:30AM - 5:30PM

REASONS TO OPT IN

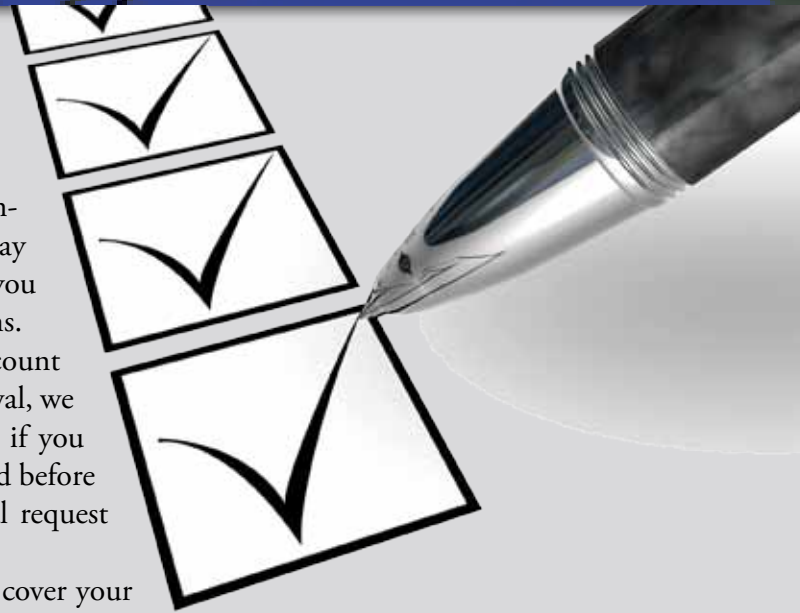
Beginning August 15th, 2010 we will no longer pay your overdrafts for ATM and everyday debit card transactions unless you tell us you want overdraft coverage for these transactions.

Today, if you do not have enough money in your account for approval of a debit card purchase or ATM withdrawal, we may still authorize and pay your overdraft. However, if you do not consent to overdraft coverage for your debit card before August 15th 2010 then your purchase or withdrawal request will be DECLINED.

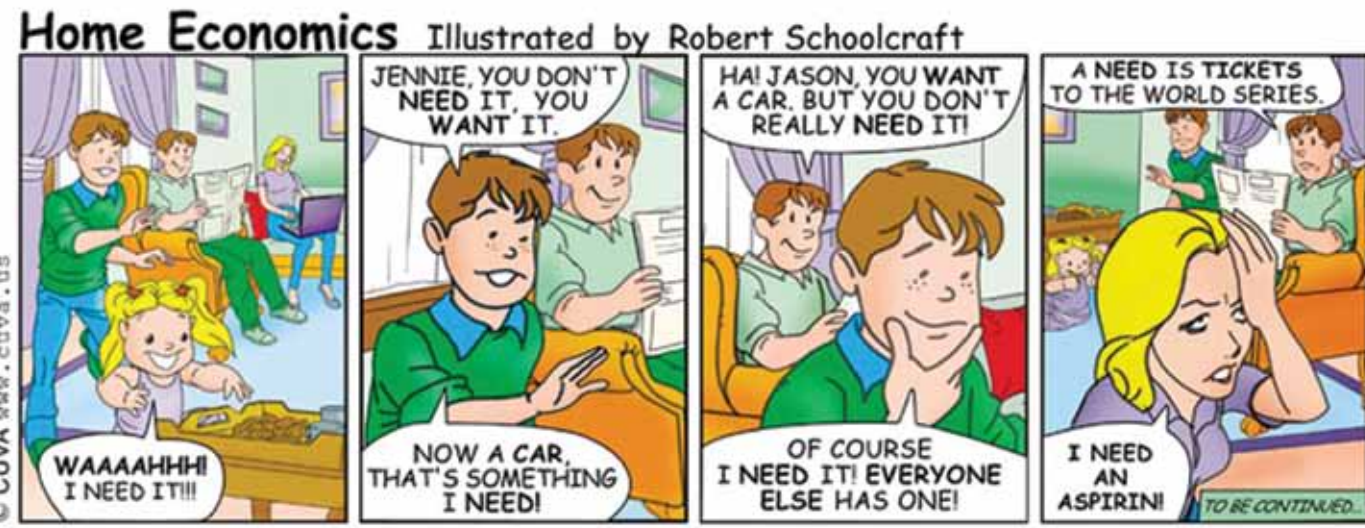
Our overdraft program does not guarantee we will cover your overdrafts, but if we do, you will be charged our standard fee of \$25 for each overdraft. As long as you keep your account in good standing by continuing to make consistent deposits, bringing your account to a positive balance at least every 30 days, remaining current on loans, etc, then we may pay your overdraft item up to \$300.

Currently we authorize and pay checks, automatic debits, electronic transfers, ATM withdrawals, and debit card purchases. But, after August 15th 2010, we will no longer authorize and pay overdrafts for ATM withdrawals and everyday debit card purchases unless you consent by either:

- Call PDFCU at 843.669.0461 OR
- Email jgreen@pdfcu.org OR
- Complete an opt-in form with an PDFCU representative



If you like the added protection of overdraft coverage you currently have on your debit card and want to avoid the embarrassment of having a debit card purchase declined in the future, contact us NOW to be sure your coverage is not interrupted.



PDFCU ANNUAL MEETING 2010

CONNECT *with* US!



www.twitter.com/pdfcu



Pee Dee Federal Credit Union

305 WEST PINE STREET 843.669.0461

www.PDFCU.org | Florence, South Carolina