



August 2018 Member Newsletter

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Grand Strand Magazine Faces of the Grand Strand

We were very excited to be part of the Faces of the Grand Strand section in the current Grand Strand Magazine issue on stands now. This special section features local businesses that help set the Grand Strand apart from Anywhere, USA.



Standing L to R: Angelia Johnson, VP of Strategic Initiatives; Bobby Doty, VP of Lending; Chris Naylor, Senior VP Operations; Jessica Wilson, VP of Human Resources and Marketing; Joe Foster, VP of Information Technology; Melinda Drake-Pearce, VP of Compliance and Risk Management
 Seated L to R: Tim Carlisle, President/CEO and Tim Vogel, Senior VP/Chief Financial Officer

Carolina Trust Business After Hours



Carolina Trust Announces Promotion

Sarah Mathias was recently promoted to Training and Product Specialist. She joined the credit union in June 2017 as a Teller and has already been instrumental in assisting with the training of new Tellers. Mathias graduated from Coastal Carolina University in 2016 with a Bachelor's degree in Psychology.

Sarah will be responsible for training all new employees so they are fully versed on general industry knowledge and product knowledge. She will also ensure that ongoing employee training reflects organizational needs and initiatives and quality member service.



Special Anniversary Promotions and Celebrations



We hope you can join us at our upcoming member appreciation events. Enjoy a FREE hot dog lunch and giveaways* from 11:00am - 1:00pm!

Monday, September 10
Johnsonville Branch
[422 North Georgetown Highway](#)

Monday, October 15
Holmestown Road Branch
[4254 Holmestown Road](#)

Monday, October 22
21st Avenue Branch
[1010 21st Avenue North](#)

*While supplies last and weather permitting.



Brunson Loadholt, Lake City Branch Manager and Tim Carlisle, President/CEO



We had such a great time meeting our members at the event. Thanks for stopping by, Ollie Daniels!



Hannah R. enjoys a festive cupcake at the Lake City Member Appreciation Event.



Lindsey Campbell, Marketing Coordinator and Amanda Marker, AVP of Marketing

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Congratulations to *Show the Love* winner, Katlyn Carroll! She received \$100 for sharing her CTFCU story.

"There was an error in the computer system and it had messed up my account. I went in and it was immediately corrected. The staff was extremely helpful and patient. They even made sure I would not get an overdraft fee."



Je'Naire Brown, Member Service Representative and Katlyn Carroll

Click the button below to share your story for a chance to win \$100*!

#ShowTheCTFCULove

*No purchase necessary to enter or win. Must be age 18 or older to participate. All eligible entries, as provided in the Official Contest Rules, must be received by Thursday, June 7, 2018 through Thursday, December 13, 2018. There are seven (7) prizes to be awarded. Each prize consists of one (1) \$100 VISA® Gift Card. The contest winners' full names may be used for advertising and publicity purposes without compensation. The contest winners' answer as well as any and all entrants' answers to the question, "Share a story about your Carolina Trust experience" may be published in whole or in part, by the Credit Union as a testimonial on the Carolina Trust website and/or Facebook page. Entry in this promotion or acceptance of any prize constitutes acceptance of the Official Contest Rules. Certain restrictions apply. Federally insured by NCUA.



Throughout the year, Carolina Trust staff will be performing random acts of kindness to thank our members and the community for their continued support for the past 60 years.



In the market for a new home? Take advantage of our 60th Anniversary Mortgage Promotion and save \$60 on your home appraisal* and receive a \$60 VISA® gift card at loan closing**. Hurry, this offer ends soon!

*Appraisal fees range from \$375.00 to \$575.00. **Member will receive a \$60.00 VISA® gift card following mortgage loan closing. Excludes Home Equity Lines of Credit. Loan approval and approved Annual Percentage Rate (APR) subject to credit worthiness. Limited time offer. Applications must be received between May 14 - October 31, 2018. Loan must close by 60 days from October 31, 2018 in order to redeem offer. Certain restrictions apply. See Credit Union for details. Equal Housing Lender. Federally insured by NCUA.

Your Credit Union in Your Community

Carolina Trust Receives Best Places to Work in South Carolina Designation

The Carolina Trust Management team recently traveled to Columbia, South Carolina, to attend a reception and awards dinner recognizing the 2018 winners. The South Carolina Chamber, the publishers of SCBIZ and the Best Companies Group have joined for the thirteenth consecutive year to produce the Best Places to Work in South Carolina program. This initiative is dedicated to identifying and recognizing South Carolina's most innovative and top-notch employers.

For more details about this distinction, visit www.BestPlacesToWorkSC.com.



Pictured L to R: Melinda Drake-Pearce, VP of Compliance and Risk Management; Joe Foster, VP of Information Technology; Chris Naylor, Senior VP of Operations; Tim Carlisle, President/CEO; Bobby Doty, VP of Lending; Angelia Johnson, VP of Strategic Initiatives; and Tim Vogel, Senior VP/Chief Financial Officer
 Not in attendance: Jessica Wilson, VP of HR and Marketing

Collecting Food for Help4Kids

For the seventh year, our branches at **1010 21st Avenue North** and **4254 Holmestown Road** in Myrtle Beach, **2518 Main Street** in Conway, **1610-C Hwy 17 S** in Surfside Beach, and **1602 Highway 17** in Little River will serve as drop-off locations for Vienna Sausage donations. In addition to Vienna Sausages, Help4Kids will always accept other individually wrapped snack items, peanut butter, school supplies and monetary donations. If you have any questions, please call Lindsey Campbell, CTFCU Marketing Coordinator, at 843.448.2133, ext. 414.

"Vienna Sausage" Food Drive



Help4Kids is a local non-profit organization providing basic necessities to children in Horry County. They deliver food and other supplies to children who likely won't have a meal to eat on the weekends. Each week, Help4Kids volunteers pack up over 3,000 snack packs to deliver to the schools and homes of children identified as being in need of weekend food.



Coastal Carolina University New Student Orientation Sessions

Last month, Carolina Trust representatives attended CCU's New Student Orientation sessions. Parents and students who stopped by the Carolina Trust table received information about our many products and services, including [Free Student Checking](#), [Sallie Mae Student Loan Options](#), [mobile banking](#), and [CTFCU ATM](#) located on campus inside of the Lib Jackson Student Union.

CCU Coin-Toss Kid Sweepstakes

Parents of Chanticleer fans ages 5-13 can now register your child for a chance to be the next CCU Coin-Toss Kid! One lucky participant will be randomly selected before each of the six home games*.

Winners will receive two tickets to a CCU home football game, one parking pass, a signed football from CCU, and the opportunity to accompany the team captains and referees for the official pre-game coin toss.

Visit our [website](#) for Official Contest Rules and to register.

*No purchase necessary to enter or win. Must be age 5-13 to participate. All eligible entries, as provided in the Official Contest Rules, must be received August 2, 2018 through November 7, 2018. An authorized adult or guardian must accompany each winner to the game. Winners must have verifiable parental or guardian permission to enter. For complete details and Official Contest Rules visit carolinatrust.org. Entry in this promotion or acceptance of any prize constitutes acceptance of the Official Contest Rules.



Free Webinar: Drive Away Happy: Car-Buying Decisions

Our partner in providing free financial planning and counseling services for our membership is [BALANCE™ Financial Fitness](#). In addition to these services, BALANCE offers **free monthly financial webinars!** Reserve your spot today for the August webinar!

Topic: Getting a car can be overwhelming and stressful with all the decisions to make: new or used; buy or lease; zero percent financing or rebate (not to mention what color to pick). Participants will learn tips and tricks to have the best car shopping experience possible, while also making wise financing decisions.

When: Thursday, August 16
8:30pm - 9:30pm

REGISTER

BALANCE™ Financial Fitness webinars are recorded and available for later viewing on our [website](#). Please note, webinar links expire seven days after the recorded date.

Back to School with Goal Club Youth Accounts



Parents, the earlier you teach your child the benefits of saving and wise money management, the better. Guiding children as they manage their first account teaches invaluable lessons about money that will last a lifetime. Have you opened a Goal Club savings and/or checking account for your child? If not, we hope you'll put that on your back-to-school "to do" list. Upon opening a new Goal Club savings account, young members receive an age appropriate gift, a quarterly newsletter and access to age appropriate financial information.

Goal Club Checking with an ATM or VISA® debit card is available for members ages 14-17, and a VISA® credit card with \$300 credit limit is available for members ages 16-17*. Goal Club promises a safe place for youth to save money and earn dividends on account balances of \$25 or greater. Please visit the Goal Club page on our [website](#) for more details.

For the 6th year, Carolina Trust will partner with River Oaks Elementary School to offer an In-School Banking program for students during the 2018-2019 school year. The program was created to help students develop healthy saving habits at an early age. If you have any questions about the In-School Banking program, please contact Sarah Mathias, CTFCU Training and Product Specialist, at 843.448.2133, ext. 468.

*A parent/guardian must co-sign on any minor account. Credit approval, credit limit and approved rate subject to credit worthiness.



Sarah Mathias, Training and Product Specialist and Lindsey Campbell, Marketing Coordinator at ROE's Summer Registration

Holiday Closing

Carolina Trust Federal Credit Union will be closed Monday, September 3, 2018 in observance of Labor Day. Please use our 24-hour [online banking](#), [mobile banking](#), phone banking, [ATMs](#) and night deposit services.