Membership Information for Prisma Health Team Members





Did you know that Prisma Health employees are eligible to join our credit union? PHCU offers a wide variety of financial products and services including checking accounts with no monthly fees or minimum balance requirements. And, if you open an account today, just mention this ad and we'll even waive the \$5 membership fee and make your initial \$5 share deposit for you!

Our primary purpose is to serve the financial needs of Prisma Health team members, so open an account today, and let us see how we can help you! Simply visit one of our convenient branch locations or fax your membership & checking account application to 803-704-1008. For more information, visit our website phcu.org or call 803-978-2101.

Checking

- + No Monthly Fees
- + No Minimum Balance Requirements
- + Instant Issue Debit Cards

- + New & Used Auto Loans/Refinances
- + Boats, RV & Motorcycle Loans
- + Mortgage & Home Equity Loans
- + Personal & Line of Credit Loans
- + Credit Cards

Online Services

- + Online & Mobile Banking
- + Mobile Deposit
- + Free Bill Pay
- + Bank to Bank Transfers

Club Accounts

- + Back to School
- + Vacation
- + Christmas

Auto Advantage

- + Free Online Car Shopping Website
- + Free Local Car Buying Service
- + Discount Insurance
- + Low Cost GAP & Warranties + Credit Life & Disabilty Coverage

Other Services

- + Free Financial Counseling
- + Discount Tickets & Notary Service
- + IRA & Share Certificates (CDs)
- + Financial Webinars



New Member Offer!

Get 1% cash back when you finance a new or used auto loan with PHCU within 60 days of account opening*! Apply online at phcu.org or by calling 803-978-2101.

Minimum loan amount is \$10,000. APR=Annual Percentage Rate. Payment example: on a \$20,000 auto loan at 2.39% APR for 35 months your payment would be \$592.15/month. Interest rates range from 2.29%-17.99% APR. Rates are subject to creditworthiness and credit approval. Maximum loan-to-value limits apply. 1% Cash back incentive will be deposited into your PHCU savings account within thirty (30) business days of the loan funding. Maximum cash back of \$300 per financed loan. Loan must remain at PHCU for a minimum of 180 days or rebate amount will be added back to the loan upon payoff. Vehicles must be 7 years old or newer with less than 85,000 miles to qualify for 1% cash back promotion. Rates, terms and conditions of promotion are subject to change without notice. No other offers/discounts apply. Offer valid only on new money vehicle loans or refinances from another financial institution. Existing PHCU loans are excluded from this promotion. Offer is valid up to 60 days from the date you establish your PHCU membership. You must mention offer to receive promotion benefits.

Contact Information

PO Box 100167 Columbia, SC 29202 Phone: 803-978-2101 Fax: 803-704-1008

Branch Locations

Prisma Health Richland

9 Medical Park Suite 240 Columbia, SC 29203 Monday-Friday 8:30am - 5:00pm

Prisma Health Baptist

1333 Taylor St. Suite 5-C Columbia SC 29201 Monday-Friday 8:30am - 5:00pm

Prisma Health Baptist Parkridge

100 Palmetto Health Pkwy Suite G-101 Columbia, SC 29212 Monday-Friday 8:30am - 5:00pm

Prisma Health Baptist Easley

200 Fleetwood Dr. Easley, SC 29640 Monday-Friday 8:30am - 5:00pm

PHCU ATM Locations

PH Baptist Cafeteria* PH Richland Cafeteria* PH Heart Hospital PH Baptist Parkridge Drive-Thru PH Baptist Parkridge Lobby* PH Baptist Easley Hospital Lobby PH Tuomev Hospital Lobby* Shared Services Center at Colonial Life*

*PHCU ATMs that accept cash and check deposits.

30,000+ Surcharge-Free ATMs Nationwide!

To locate a surcharge-free CO-OP ATM near you, please visit phcu.org/atm-locator.php





Federally Insured by NCUA. Equal Housing Lender