

## JANUARY 2024

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## HOLIDAY CLOSURES

- January 15** – Martin Luther King, Jr.  
**February 19** – Presidents Day

## 2024 ANNUAL MEETING!

PHCU will hold its 2024 Annual Meeting on Friday, February 9, 2024 at 12:00pm in the Mitchell Auditorium, located on the Prisma Health Richland campus. Please join us to find out how PHCU performed in 2023 and what you can expect from us in 2024. Additional information about the Annual Meeting will be posted on our website, in all of our PHCU branches, and shared through email and on our social media pages.

## PRESIDENT'S LETTER:

### What a year 2023 was for Palmetto Health Credit Union!

As we reflect on all the great things that the year brought us, we now shift our focus to the exciting promise of what 2024 holds for all of us.

We're nearing the start of a new day for Palmetto Health Credit Union in many ways and we're incredibly excited to share with you all that's in store. We have some exciting changes to let you know about very soon. In fact, this is our last newsletter as PHCU!

While we will still be the same Palmetto Health Credit Union you know and trust, we will soon have a new name. Our new identity will reflect our history of serving Prisma Health and the healthcare community, as well as project our mission to improve the financial well-being of our members.

Throughout this transition, we want you to remember that our purpose and core will forever remain the same. We will continue to dedicate our efforts to support each of you along the way.

Whatever changes or new beginnings come your way this year, we hope you make the most of every moment. Thank you again for being part of our ever-growing family! We look forward to sharing our plans with you very soon.

## IS JANUARY A GOOD TIME TO BUY A CAR?

If you're shopping for a used car, the early months of the year (January and February) are a good time to shop. You may see more vehicles on the market as people sell their old vehicles after buying new ones over the holidays. That increased supply can lower prices, making it a good time to buy.

Contact us first for your car financing needs. We offer very competitive interest rates, flexible loan terms from weekly, biweekly, semimonthly to monthly, and personal service that can't be beat!



**Apply today!**

[palmettohealthcu.org/apply-now-new.php](https://palmettohealthcu.org/apply-now-new.php)





## NEW YEAR, NEW FINANCIAL YOU: How to Get Financially Fit in the New Year

Welcome to 2024, a year filled with fresh financial opportunities. Let's dive into your journey toward financial wellness with these four practical steps:

### 1. Set Clear Financial Goals:

Begin by defining your financial goals for the year. Whether it's saving for a dream vacation, paying off debts, or building an emergency fund, specificity is key. The more detailed your goals, the easier it is to track your progress.

### 2. Create a Budget:

A budget is your financial roadmap. Evaluate your income, expenses, and savings goals. Utilize budgeting tools and apps to simplify this process. Regularly review your budget and adjust as needed to stay on track.

### 3. Automate Savings:

Automating savings ensures a consistent habit. Set up automatic transfers to your savings account or PHCU club accounts on your payday to eliminate the temptation to spend. Over time, these contributions create a financial safety net.

### 4. Explore Investment Opportunities:

Consult a financial advisor to explore investment options such as stocks, mutual funds, or real estate. Diversify your investments to spread risk and maximize returns.

Every step you take toward financial health brings you closer to a secure and brighter future. Stay committed to your goals, stay informed about financial best practices, and watch your financial dreams turn into reality.

## BEAT THE WINTER BLUES: Simple Ways to Deal with Winter Doldrums

Have the shorter days and cold weather given you a case of the winter blues? Here are some simple yet effective ways to keep your spirits high during the chilly months:

**Stay Active:** Engage in activities you love, whether it's a daily walk, a yoga session, or dancing to your favorite tunes. Exercise releases endorphins, which improve your mood and reduce stress and anxiety.

**Cultivate a Reading Habit:** Reading is an excellent way to escape reality and explore different worlds. Pick up books that pique your interest and create a cozy reading nook at home.

**Set Personal Goals:** Use the winter as a time for self-reflection and personal growth. Set specific goals, break them down into smaller tasks, and celebrate your achievements along the way.

**Connect with Others:** Maintaining social connections is crucial. Stay connected with friends and family, even if it's through virtual gatherings. Sharing experiences and laughter can significantly impact your mood.

By staying active, setting goals, and nurturing social connections, you can make the most out of the chilly months and emerge stronger and happier. Embrace these strategies to transform the winter blues into a season of positivity and personal growth.

**Recipe:** Warm up your winter evenings with this hearty Slow Cooker White Chicken Chili — a flavorful (and cost effective) blend of tender chicken, beans, and spices, topped with gooey Monterey Jack cheese for the perfect cozy meal!

### Slow Cooker White Chicken Chili

Servings: 6

#### Ingredients:

- 1 yellow onion
- 2 garlic cloves
- 1 jalapeño (optional)
- 1-2 boneless skinless chicken breasts (about 1 lb.)
- 1 16oz. jar salsa verde
- 2 15oz. cans cannellini beans
- 1 15oz. can pinto beans
- 1 tbsp ground cumin
- 1 tsp dried oregano
- ¼ tsp cayenne pepper
- ¼ tsp freshly ground black pepper
- 2 c. chicken broth
- 4 oz. Monterey Jack cheese, shredded

#### Instructions:

1. Dice the onion and mince the garlic. Slice the jalapeño lengthwise, remove the seeds, and dice. Place the onion, garlic, jalapeño, and chicken breast in the bottom of a slow cooker.
2. Drain and rinse the cannellini and pinto beans. Add them to the slow cooker, along with the cumin, oregano, cayenne, and freshly ground black pepper. Pour salsa over the top.
3. Pour two cups of chicken broth over the contents in the cooker and stir. Place the lid on the slow cooker and cook on high for four hours, or on low for eight hours.
4. After cooking, carefully remove the chicken breast and use two forks to shred the meat. Return the meat to the slow cooker. Stir the chili, slightly mashing the beans with the back of the spoon as you stir. The mashed beans will help thicken the chili.
5. Serve the chili topped with shredded Monterey Jack cheese. Optional toppings include fresh cilantro, diced avocado, freshly squeezed lime, or tortilla chips.

#### Nutrition:

Serving: 1.5 cups | Calories: 504.63kcal | Carbohydrates: 67g | Protein: 39.42g | Fat: 9.6g | Sodium: 1575.87mg | Fiber: 16.32g