



**PICKENS
SAVINGS
& LOAN**

Welcome Guide

Everything you need to
know as your branch
converts to
Pickens Savings & Loan



MEMBER FDIC | EQUAL HOUSING LENDER

Table of Contents

CUSTOMER LETTER 3

KEY ITEMS TO NOTE 4

KEY DATES AND EVENTS5

PERSONAL ACCOUNTS AND SERVICES 6

BUSINESS ACCOUNTS AND SERVICES.....11

CDs 15

DEBIT CARDS 16

ATM 16

eSERVICES AND TELEPHONE BANKING17

LOANS, LINES OF CREDIT AND CREDIT CARDS.....21

ONLINE CASH MANAGEMENT21

FDIC INSURANCE21

LOCATIONS 22

Dear New Customer,

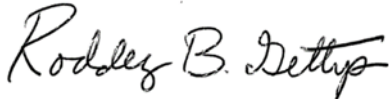
On November 18, 2019, the Six Mile branch of Select Bank & Trust (Select) will become a branch of Pickens Savings & Loan Association (PS&L). We are excited to welcome you to a community bank with over 99 years of history serving the residents of Pickens County. When we opened in 1920, we only offered mortgage loans and savings accounts. Today we offer a wide range of banking products and we look forward to meeting your banking needs.

This Welcome Guide will walk you through all of the changes that will occur when we convert your checking and savings accounts to your new PS&L accounts. Please note that certificates of deposit and loan accounts will be retained by Select.

We have made every effort to convert your current account to the most similar account at PS&L. Please review this guide carefully and save it as a reference source. If you have any questions, please call the Six Mile office at (864) 481-3026 or the Pickens office at (864) 878-2444.

While some things, including your bank’s name will change on November 18, 2019, the Six Mile branch will continue to be staffed by the same friends that have served you for many years. We hope that you will soon experience our mission, “To be a hometown bank that our community can trust.” We are proud of our heritage and of being a locally owned, independent community bank. We understand our community, and we make our decisions locally with local interests in mind. Our reputation is built on trust and sound business practices. As a full-service financial institution, we promise to provide quality banking products with outstanding customer service. We look forward to being your LOCAL bank.

Sincerely,



Roddey B. Gettys
President & CEO
Pickens Savings & Loan

KEY ITEMS TO NOTE

Your branch will be converting to a new banking system. To minimize service disruptions this conversion is taking place the weekend of Friday November 15, 2019 and upon opening on Monday, November 18, 2019 we will be operating on a new system.

ACCOUNT NUMBERS

Most account number(s) will remain the same. (See page 6 for more information). Your routing number will change to 253272384.

CHECKING, MONEY MARKETS AND SAVINGS ACCOUNT CHANGES

Your checking, money market and savings account types are changing. This Guide and the accompanying Account Disclosures booklet detail all of the changes.

DEBIT CARDS

Debit cardholders will receive a new MasterCard debit card with instructions on how to activate and set a new PIN by mail. (See page 16 for more information).

PICKENS.BANK

Our web address is www.Pickens.bank. Here you can learn more about us and access your account information 24/7 with Online Banking.

MOBILE BANKING

A new mobile app will be available to be downloaded from the App Store or Google Play once conversion occurs.

LOCAL BRANCHES AND THE PEOPLE WHO SERVE YOU

Your local Pickens Savings & Loan, Six Mile Branch, the people who serve you, as well as the phone number you use to reach them will remain the same.

BANKING HOURS

Your banking center's hours will remain the same.

Lobby

Monday - Wednesday: 8:30 AM - 1:30 PM

Thursday: 8:30 AM - 1:30 PM

2:30 PM - 5:00 PM

Friday: 8:30 AM - 1:30 PM

2:30 PM - 5:30 PM

KEY DATES AND EVENTS

NOV 4 Be on the look-out for your New Debit Cards. They will be mailed the week of November 4, 2019.

NOV 12 Last day payments will be made from the current Online Bill Pay system.

NOV 15 at 1PM Your local branch will close at 1:00pm on Friday, November 15, 2019, as we begin the transition to Pickens Savings & Loan.

NOV 15 at 1PM Select Bank & Trust ATM access will no longer be available. The Select ATM at the Six Mile location will be taken offline as we will be updating it with new software for Pickens Savings & Loan. The ATM may not be functional immediately. See page 16 for ATM usage information.

NOV 15 at 6PM Current Select Bank & Trust Debit Cards will be deactivated.

NOV 15 after 6PM New Pickens Savings & Loan MasterCard Debit Cards may be activated by following the instructions printed on your Debit Card.

NOV 15 at 7PM Access to your current Select Bank & Trust Online Banking, Bill Pay, Mobile Banking and Telephone Banking will be inquiry access only.

NOV 18 All account changes detailed in this Welcome Guide will become effective.

PERSONAL ACCOUNTS AND SERVICES

Learn more about your new personal checking, money market and/or savings account(s) by reviewing the following information which shows how your current account(s) will transition to the new Pickens Savings & Loan product line. If you wish to take advantage of another account, contact your local branch to make arrangements.

CHECKING

Current Account	Account as of November 18, 2019
eBanking	Now Checking
eBanking customers age 60 and older	Senior Checking
EasyGreen Banking	Now Checking
EasyGreen Banking customers age 60 and older	Senior Checking
Gold Banking	Now Checking
Gold Banking customers age 60 and older	Senior Checking

All Pickens Savings & Loan Personal Checking Accounts include these great benefits:

- Free Online Banking
- Free Bill Pay
- Free E-Alerts
- Free Mobile and Text Banking
- Free check imaging with statements
- Free eStatements
- Unlimited check writing
- All day deposit credit

**Message & Data rates may apply*

Now Checking

- \$100 Minimum Opening Deposit
- No Minimum Balance Required
- \$1,000 minimum daily balance requirement to earn interest
- No Monthly Service Fee

**\$5.00 monthly service fee for checking accounts inactive for 12 months with a balance less than \$1000*

Senior Checking

This account is perfect for customers age 60 and up

- \$100 Minimum Opening Deposit
- No Minimum Balance Required
- \$1,000 minimum daily balance requirement to earn interest
- No Monthly Service Fee
- Free cashier's checks (three per month)
- One free order of single checks per calendar year

**\$5.00 monthly service fee for checking accounts inactive for 12 months with a balance less than \$1000*

SAVINGS

Current Account	Account as of November 18, 2019
Power Savings	Statement Savings
Minor Savings	Youth Statement Savings

All Pickens Savings & Loan Personal Savings Accounts include these great benefits:

- Free Online Banking
- Free E-Alerts
- Free Mobile and Text Banking
- All day deposit credit

**Message & Data rates may apply*

Statement Savings

- \$100 Minimum Opening Deposit
- \$100 Minimum Daily Balance to avoid service fee and to earn interest

**\$4.00 monthly service fee if daily balance goes below \$100 any day of the month*

**\$4.00 service fee for each withdrawal over 4 in a month*

Youth Statement Savings

This account is for customers age 18 years and younger

- \$10 Minimum Opening Deposit
- \$10 Minimum Daily Balance Requirement to earn interest
- No Monthly Service Fee

**\$4.00 service fee for each withdrawal over 4 in a month*

Money Market

Current Account	Account as of November 18, 2019
Consumer Money Market	Insured Money Market
Money Market Special	Insured Money Market
Money Market	Insured Money Market

All Pickens Savings & Loan Money Market Accounts include these great benefits:

- Free Online Banking
- Free E-Alerts
- Free Mobile and Text Banking
- Free check imaging with statements
- Free eStatements

**Message & Data rates may apply*

Insured Money Market

- \$1,000 Minimum Opening Deposit
- No Monthly Service Fee
- \$1,000 Minimum Daily Balance to earn interest
- Interest Accrued Daily and Paid Monthly
- Allows six (6) withdrawals / transfers per month
(\$5 service fee per withdrawal over 6)

Preferred Insured Money Market

- \$10,000 Minimum Opening Deposit
- No Monthly Service Fee
- \$10,000 Minimum Daily Balance to earn interest
- Allows six (6) withdrawals / transfers per month
(\$5 service fee per withdrawal over 6)

** Savings and money market accounts are defined under Regulation D as limited transaction accounts. As a result, you may make six (6) transfers from your savings or money market account each monthly cycle, if preauthorized or automatic transfer or telephone (including data transmission agreement), order or instruction, or by check, or draft, debit card or similar order (including POS transactions) made by you and payable to third parties. Withdrawals you make when you are present in our bank or at an ATM are unlimited. Excessive withdrawals over the limit may result in fees, account closure, change of account type, and termination of transfer capability or other remedial action.*

Personal Deposit Accounts – Questions & Answers

Following the November 15 - November 18 banking system transition, will there be different fees associated with my account?

The accompanying Account Disclosures booklet includes a new Fee Schedule that will be associated with your new Pickens Savings & Loan account(s) effective November 18, 2019.

Will my account number change?

The account numbers for the majority of customers will not change. It is our intent to allow as many customers as possible to keep the

same account number. In the rare circumstance that we would need to change an account number we will contact you with this change. The routing and transit number (RTN) will change. The new RTN is 253272384.

Will I need new checks and deposit slips?

You will be receiving in the mail an introductory packet of checks approximately one week prior to the November 18, 2019 conversion date. If you are a heavy check-user you may want to consider placing an order soon after conversion in order to accommodate your normal check writing. Be sure to relay the new routing and transit number (RTN) of 253272384 if ordering from a vendor outside of the bank.

Will the overdraft line of credit that is linked to my checking and/or money market account change?

Your current credit line will not transfer to Pickens Savings & Loan. If you would like to consider an overdraft line you may re-apply with Pickens Savings & Loan by contacting your local branch. If your account is currently set up for Overdraft Protection, you will automatically be enrolled in Pickens Savings & Loan's Overdraft Protection of \$800, additional information is included in the accompanying Account Disclosures booklet.

What do I need to do to make sure my direct deposits and automatic drafts continue to process?

Companies that direct deposit and/or automatically draft to and from your account will need to be contacted as soon as possible. To avoid interruption, you will need to provide account and RTN information in order for them to make the necessary changes.

Will the statement date for my accounts change?

All accounts will receive a statement from Select Bank & Trust as of November 15, 2019. The statement cycle for your new Pickens Savings & Loan checking account will begin on November 18, 2019 and a statement will be processed on the last business day of each month going forward. Statements for your new Pickens Savings & Loan savings account will be processed on the last business day of each quarter, in March, June, September and December.

Will the interest rates I am earning on my accounts change?

The interest rates on your new Pickens Savings & Loan checking, savings, and money market deposit accounts will be the then current rates in effect as of November 18, 2019, and subject to change without notice. The current annual percentage yield (APY) earned on your accounts will be reflected on your monthly statements.

BUSINESS ACCOUNTS AND SERVICES

Learn more about your new business checking and money market account(s) by reviewing the following information which shows how your current account(s) will transition to the new Pickens Savings & Loan product line. If you wish to take advantage of another account, contact your local branch to make arrangements.

CHECKING

Current Account	Account as of November 18, 2019
Small Business Banking	Small Business Checking or Exclusive Checking if eligible
Business Class Banking with Interest	Exclusive Checking

All Pickens Savings & Loan Business Checking Accounts include these great benefits:

- Free Online Banking
- Free Bill Pay
- Free E-Alerts
- Free Mobile and Text Banking
- Free check imaging with statements
- Free eStatements
- Unlimited check writing
- All day deposit credit

**Message & Data rates may apply*

Small Business Checking

Available to Corporations and LLCs

- \$500 Minimum Opening Deposit
- \$500 Minimum Average Daily Balance to avoid service fee
- 200 Free Check Withdrawals
- 200 Free Deposited Items

Exclusive Checking

This is an Interest-Bearing Account that is available to Non-profit or Governmental Units ONLY

- \$500 Minimum Opening Deposit
- \$1,000 Minimum Daily Balance to earn interest
- 200 Free Check Withdrawals
- 200 Free Deposited Items

Business Now Account

This is an Interest-Bearing Account that is available to Non-Profit, Municipalities, and Sole Proprietorships

- \$250 Minimum Opening Deposit
- \$500 Minimum Average Daily Balance to avoid service fee
- \$1,000 minimum daily balance to earn interest
- 200 Free Check Withdrawals
- 200 Free Deposited Items

Service Fees associated with Small Business, Business Now, and Exclusive Checking Accounts are as follows:

- \$5.00 monthly service fee for checking accounts inactive for 12 months with a balance less than \$1000.
- 7.50 monthly service fee if average daily balance goes below \$500.
- A transaction fee of \$.30 will be imposed for each check paid and for each deposited item in excess of \$200 during monthly statement cycle.

MONEY MARKET

Current Account	Account as of November 18, 2019
Business Money Market	Insured Money Market

All Pickens Savings & Loan Money Market Accounts include these great benefits:

- Free Online Banking
- Free E-Alerts
- Free Mobile and Text Banking
- Free check imaging with statements
- Free eStatements

**Message & Data rates may apply*

Insured Money Market

- \$1,000 Minimum Opening Deposit
- No Monthly Service Fee
- \$1,000 Minimum Daily Balance to earn interest
- Interest Accrued Daily and Paid Monthly
- Allows six (6) withdrawals / transfers per month

(\$5 service fee per withdrawal over 6)

** Savings and money market accounts are defined under Regulation D as limited transaction accounts. As a result, you may make six (6) transfers from your savings or money market account each monthly cycle, if preauthorized or automatic transfer or telephone (including data transmission agreement), order or instruction, or by check, or draft, debit card or similar order (including POS transactions) made by you and payable to third parties. Withdrawals you make when you are present in our bank or at an ATM are unlimited. Excessive withdrawals over the limit may result in fees, account closure, change of account type, and termination of transfer capability or other remedial action*

Business Accounts – Questions & Answers

Following the November 15 - November 18, 2019 banking system transition, will there be different fees associated with my account? The accompanying Account Disclosures booklet includes a new Fee

Schedule that will be associated with your new Pickens Savings & Loan account effective November 18, 2019. The following fees will be waived for the time noted:

- All regular monthly service charges on business deposit accounts (*checking, savings, and money markets*) through December 31, 2019.

Beginning January 1, 2020, Pickens Savings & Loan accounts will resume assessing the above noted monthly service charges. This gives you time to get acquainted with how your new account works and to determine if it's the right one for you. Additionally, fees for safe deposit boxes will remain the same through your lease agreement (and will renew at the then current Pickens Savings & Loan rates).

Will my account number change?

The account numbers for the majority of customers will not change. It is our intent to allow as many customers as possible to keep the same account number. In the rare circumstance, that we would need to change an account number we will contact you with this change. The routing and transit number (RTN) will change. The new RTN is 253272384.

Will I need new checks and deposit slips?

You will be receiving, via mail, an introductory packet of checks and deposit tickets approximately one week prior to the November 18, 2019 conversion date. If you are a heavy check-user you may want to consider placing an order soon after conversion in order to accommodate your normal check writing. Be sure to relay the new RTN of 253272384 if ordering from a vendor outside of the bank.

Will the overdraft line of credit that is linked to my checking and/or money market account change?

Your current credit line will not transfer to Pickens Savings & Loan. If you would like to consider an overdraft line, you may re-apply with Pickens Savings & Loan by contacting your local branch. If your account is currently set up for Overdraft Protection, you will automatically be enrolled in Pickens Savings & Loan's Overdraft Protection of \$800, additional information is included in the accompanying Account Disclosures booklet.

What do I need to do to make sure my direct deposits and automatic drafts continue to process?

Companies that direct deposit and/or automatically draft to and from your account will need to be contacted as soon as possible. To avoid interruption, you will need to provide account and RTN information in order for them to make the necessary changes.

Will the statement date for my accounts change?

All accounts will receive a statement from Select Bank & Trust as of November 15, 2019. The statement cycle for your new Pickens Savings & Loan business account will begin on November 18, 2019 and a statement will be processed on the last business day of each month going forward.

How will wire transfers be affected?

Effective at the opening of business on November 18, 2019, use the following information for incoming wire transfers:

Receiving Bank: Pickens Savings & Loan Association, F.A.

ABA Routing Transit Number: 253272384

Address of receiving bank: 205 E. Cedar Rock St., Pickens SC 29671

Further Credit To: Your account name, address, and number

CONSUMER & COMMERCIAL CERTIFICATES OF DEPOSIT (CDs)

Pickens Savings & Loan is not acquiring the CDs that you currently have with Select Bank & Trust. You will be mailed information from Select Bank & Trust prior to the maturity of your CD concerning your maturity options. If you need assistance after November 15, 2019, the staff at the Six Mile office will be glad to assist you in communicating with Select Bank & Trust. If you withdraw principal from your CD prior to maturity, your account is subject to an interest penalty. A withdrawal will reduce your earnings.

DEBIT CARDS

All current debit cardholders will be issued a new Debit Card via mail. Debit cards are being mailed the first week of November 2019. If you have not received your new card by November 12, 2019, contact the Pickens office at (864) 878-2444 and ask to speak to someone in the Operations Department.

Your new Pickens Savings & Loan Debit Card (s) can be activated once received by calling the toll-free number on the sticker on the front of your card. You will need to set your new PIN at the same time. Your new debit card will be active beginning at 6:00 pm on Friday, November 15, 2019. Your current Select Bank & Trust Debit Card will no longer work after 6:00 PM on Friday, November 15, 2019.

Debit Card – Questions & Answers

Will my Personal Identification Number (PIN) change?

Yes, you will be responsible for activating and setting the PIN on your new Pickens Savings & Loan debit card. Please be sure to be on the lookout for this; your new card will be delivered via mail in a plain white envelope. Please do not disregard it as junk mail.

Are my debit card personal withdrawal and daily purchase limits changing? Beginning Friday, November 15, 2019, the daily ATM withdrawal limit will be \$350; the daily POS/PIN transaction limit will be \$750; the daily Signature purchase limit will be \$1200.

What if I have recurring payments set up with my Select Bank & Trust debit card?

You will need to change the card information stored with any recurring vendors online or otherwise after receiving your new Pickens Savings & Loan debit card to avoid any denied transactions.

ATM

Pickens Savings & Loan does not charge a fee for the use of any non-Pickens Savings & Loan ATM. Any applicable ATM owner fees charged by non-Pickens Savings & Loan ATM owners will be refunded up to five transactions per month.

We apologize for the inconvenience of the ATM at the Six Mile location being disabled on November 15, 2019. Once the ATM is updated and back online it will be a cash only ATM. If you currently use the ATM to deposit checks or cash please contact your local Pickens Savings & Loan branch to see what options will now be available to you.

eSERVICES & TELEPHONE BANKING

On November 15, 2019 at 7:00 PM access to your current Select Bank & Trust Online Banking, Bill Pay, Mobile Banking and Telephone Banking will be inquiry access only. **You will need to re-enroll in the Pickens Savings & Loan options starting Monday, November 18, 2019.**

ONLINE BANKING, BILL PAY AND eSTATEMENT LOG-IN CREDENTIALS

Beginning November 18, 2019, you will access Online Banking via www.Pickens.bank. You will need to re-enroll in Online banking, creating new credentials allowing you to access Online Banking, Online Bill Pay, Mobile Banking, and eStatements. See Page 20 for initial login instructions.

During your initial log-in, you will be prompted to select a password that must meet the following criteria:

- 8 - 17 characters
- Alphanumeric and special characters required.

ONLINE BILL PAY

Your online payee information will not transfer. It is recommended that you go into your Select Bank & Trust Bill Pay module prior to November 15, 2019 and either print or save the information of all of your payees (including addresses and account numbers), your recent Bill Pay history, and all auto/recurring payments. Once re-enrolled in Online Banking & Bill Pay you can re-enter the information. All eBills and scheduled payments taking place after November 14, 2019 will need to be re-established in the new Online Bill Pay system on or after November 18, 2019.

TELEPHONE BANKING

Beginning November 18, 2019, you will access Telephone Banking via 1-800-414-4071. When you call to access your account(s) you will be asked to enter a Personal Identification Number (PIN). The first time you call, this number will be the last four digits of your Social Security Number. Pickens Savings & Loan encourages you to change your PIN from the default to your own unique PIN number. Please also have your 10-digit account number handy for quick reference.

Key Online Banking & Bill Pay Dates:

- November 12: Last day to schedule payments in the current Online Bill Pay system. Any new payments scheduled after November 12 will not be processed.
- November 15: The current Online Banking and Bill Pay systems will be inquiry access only. You are encouraged to print any information you may need from the current system that will assist you in re-enrolling in Pickens Savings & Loans Online Banking services (*including bill payee information with any relevant addresses & account numbers, eStatements, etc.*) PRIOR to November 18, 2019 and you should also note or print all eBills and auto payments. Once re-enrolled at Pickens Savings & Loan, approximately 30 days of transaction history will be available for viewing.
- November 18: Pickens Savings & Loan's Online Banking and Online Bill Pay systems will be available at www.Pickens.bank.

MOBILE BANKING

Beginning Friday November 15, 2019, Select Bank & Trust's Mobile Banking will become inquiry access only. You may enroll in Pickens Savings & Loan's Mobile Banking services beginning November 18, 2019 by searching Pickens Savings & Loan's "Touch Banking" app where you find apps and downloading the new app. More information is available at www.Pickens.bank. You must login to Online Banking

via a desktop browser before successfully logging in on the mobile app (the ability to view accounts in the Mobile Banking app must first be turned on within Online Banking).

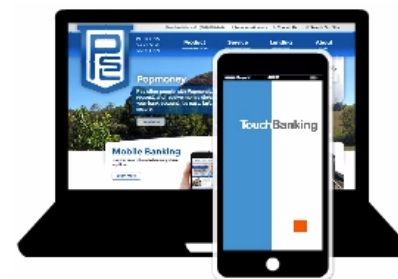
eStatements

Currently Pickens Savings & Loan only offers eStatements for customers with Checking Accounts. Beginning November 18, 2019, Checking Account customers who would like eStatements will need to re-enroll in the service through Online Banking at www.Pickens.bank. We encourage you to print or save any statements you may need for your records prior to November 15, 2019. Beginning November 18, 2019, the new eStatement system will begin to store up to 18 months of history.

eServices – Questions & Answers

Will I need to re-enroll for electronic services like Online Banking, Online Bill Pay, eStatements, and Mobile Banking?

Yes. On or after November 18, 2019 you will be able to re-enroll in Online Banking, Bill Pay, Mobile Banking, Mobile Deposit & eStatements. Once you've re-enrolled in Online Banking you can download the Pickens Savings & Loan "Touch Banking" app from iTunes® and Google Play® and login with your Online Banking credentials.



When I log-in to Online Banking on November 18, will I see my recent transaction history?

Yes, you will see approximately 30 days of transaction history. We also recommend that you save your statement history and print out copies of any statements or history you may need prior to 7 PM on November 15, 2019.

How is Online Bill Pay payment processing affected?

November 12 is the last day to schedule new payments in the current Online Bill Pay system. All payments dated before November 12, 2019 will be processed as-scheduled. No payments will be made from the current Online Bill Pay system as of November 15, 2019. You can log into Pickens Savings & Loan's Online Bill Pay system beginning Monday, November 18, 2019, and at that time you can schedule all future payments. All eBills will have to be re-established on/after November 18, 2019.

Will previously established recurring payments continue after the upgrade? All previously established recurring payments will NOT continue after the conversion to the new Bill Pay system, you will need to re-establish any recurring Bill-Pay payments.

Will I need to set up my Online Bill Pay payees again?

Yes, you will need to re-establish all payees. We recommend printing all payee information (including account number and address) prior to November 15, 2019 for ease of entry once on www.Pickens.bank

I have the Select Bank & Trust Mobile app. Can I continue to use that?

As of November 15, 2019, the Select Bank & Trust's mobile banking app will still be active but Select's Mobile Banking will become inquiry access only. You will be able to download Pickens Savings & Loan's "Touch Banking" app on Monday, November 18, 2019.

Who can I call if I need help with my Online Banking, Mobile Banking & Debit Card?

You may call your local Pickens Savings & Loan branch during normal business hours.

How to enroll in Online Banking?

- Go to www.Pickens.Bank
- Click Enroll
- Input information & select Enroll
- Establish your username and password and select Continue
- Select Challenge Questions and Answers and select Continue
- Once Login is Accepted: Read completely through the agreement, select I Agree and Accept to continue.

LOANS, LINES OF CREDIT, & CREDIT CARDS

No loans, lines of credit, or credit cards will be converting to Pickens Savings & Loan. You will continue to receive communication and information from Select Bank & Trust regarding any loans, lines of credit, or credit cards.

ONLINE CASH MANAGEMENT

Pickens Savings & Loan does not offer Online Cash Management Services. If you currently use these services with Select Bank & Trust, including, but not limited to—ACH, Wire Services, and Remote Deposit Capture, you will be contacted to review your new options.

Who can I email if I have questions?

Email customerservice@pickens.bank

FDIC INSURANCE

FDIC Insurance covers all deposits accounts, including checking and savings accounts, money market accounts and CDs. The standard insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category. For more information or questions regarding coverage visit www.fdic.gov/deposits.



CURRENT LOCATIONS

Pickens	205 E Cedar Rock St. Pickens, SC 29671 Main Phone Number: (864) 878-2444 Loan Department Number: (864) 878-0104
Six Mile	115 N. Main St. Six Mile, SC 29687 Main Phone Number: (864) 481-3026



Mission:

Pickens Savings & Loan's mission is to be a hometown bank that our community can trust. Since 1920, we have been focused on improving lives and strengthening our community. Our employees strive to exceed expectations and provide personal service by getting to know you, your needs, and your goals for the future. We understand that building lifelong relationships with our customers is essential to the success of Pickens Savings & Loan. We are proud of the role we serve in the lives of our customers, community, and our hometown family.