

Welcome to Pickens Savings & Loan

Use this information in addition to the mailed Welcome Guide packet to prepare for the transition from Select Bank & Trust (SBT) to Pickens Savings & Loan

Important Dates

Monday, November 4, 2019

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

Tuesday, November 12, 2019

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

Friday, November 15, 2019

- 1PM: Your local branch will close at 1:00PM on Friday, November 15, 2019, as we begin the transition to Pickens Savings & Loan.
- 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 Welcome Guide for ATM usage information.

Friday, November 15, 2019

- 6PM: Current Select Bank & Trust Debit Cards will be deactivated.
- AFTER 6PM: New Pickens Savings & Loan MasterCard Debit Cards may be activated by following the instructions printed on your Debit Card.

Friday, November 15, 2019

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

Monday, November 18, 2019

All account changes detailed in the Welcome Guide will become effective.

See Welcome Guide for full details

Key Information

Branch Hours: Your banking center's hours will remain the same.

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

Thursday: 8:30AM-1:30PM

2:30PM-5:00PM

Friday: 8:30AM-1:30PM

2:30PM-5:30PM

Online Banking and Debit Card Help:

You may call your local Pickens Savings & Loan branch during normal business hours at 864-878-2444.

Account History: You will be able to 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.

Direct Deposits and Automatic

Payments: 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.

Welcome to Pickens Savings & Loan

Frequently Asked Questions

Q: When will the conversion take place?

The conversion from the Six Mile branch of SBT to the Six Mile branch of Pickens Savings and Loan will begin at 1:30PM on Friday, November 15, 2019 and the branch will reopen as Pickens Savings and Loan on Monday, November 18, 2019.

Q: Will the same accounts/services be offered?

Account types are changing to the accounts offered at PS&L (all changes are outlined in the Welcome Guide). We made every effort to transition your current account to the most similar account at PS&L. We do offer a comprehensive set of solutions for both personal and business needs.

Q: Can I continue using my SBT checks and deposit slips?

Discontinue using your SBT checks and deposit slips after the transition to PS&L.

Q: What will happen to my loans with Select Bank & Trust?

No loans are converting to PS&L as a part of this conversion. Your loan accounts will remain with SBT and you can contact them with any questions regarding those loan accounts. If you currently have an Overdraft Protection line of credit attached to an account with SBT this will not continue as part of your banking relationship with PS&L. Please contact your branch for options available to you.

Q: What is Overdraft Protection?

Here at Pickens Savings and Loan, we understand there are times when your Checking Account may accidentally be out of balance, and that's why we offer Overdraft Protection. New accounts are assessed in the first month of account opening to qualify for Overdraft Protection. 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.

Q: When will the ATM be available?

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.

Q: What is the Pickens Savings & Loan Routing/ABA number?

253272384

Q: What if I have a question?

Please do not hesitate to ask our team members, you can contact the local branch at 864-878-2444, or visit www.Pickens.bank to learn more about PS&L.

See Welcome Guide for full details



PICKENS
SAVINGS
& LOAN

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