

Four East Georgia Branches Officially Transition to Palmetto Citizens Federal Credit Union After Successful Acquisition

Aug. 3 marks the first official day of service as four former Southern Bank locations become Palmetto Citizens branches.

COLUMBIA, SC, UNITED STATES, August 6, 2026 /EINPresswire.com/ -- East Georgia communities are gaining more than a new financial institution. Beginning Aug. 3, 2026, residents of Waynesboro, Sardis, Gibson and Hephzibah have access to expanded financial products, enhanced digital banking, new community-giving opportunities, and the resources of one of the Southeast's largest member-owned credit unions, as four former Southern Bank branches officially become [Palmetto Citizens Federal Credit Union](#) locations.

The completed acquisition, which took place on July 31, marks Palmetto Citizens' first expansion into Georgia in its over 90-year history and reflects the credit union's long-term commitment to serving East Georgia families, businesses and communities.

"We didn't come to East Georgia to change what people already value," said Robert Dozier, president and CEO of Palmetto Citizens Federal Credit Union. "We came to build on it. The relationships our local employees have with members are incredibly important, and we're proud to preserve those connections while providing additional financial resources, products and services that help people achieve their financial goals."

Members can expect a seamless transition. Existing loan terms and payment schedules remain unchanged. All local employees have remained with the branches, allowing members to maintain the trusted relationships and familiar faces they've built over the years while gaining access to expanded products, services and member benefits. Members now have access to the



Palmetto Citizens Federal Credit Union has expanded its footprint into Georgia through the acquisition of former Southern Bank branches.

full range of Palmetto Citizens' personal and business banking services, digital banking tools, competitive lending options and nearly 50 ATMs across South Carolina and Georgia.

In addition to expanded banking services, Palmetto Citizens is bringing its longstanding commitment to community investment to East Georgia through the Palmetto Citizens Foundation. Educators in Waynesboro, Sardis, Gibson and Hephzibah are all now eligible to apply for the Foundation's Teacher Grant program, which funds innovative classroom projects and educational resources. The Foundation also provides college scholarships and partners with local nonprofit organizations and schools to advance financial education and strengthen the communities it serves.

"We believe our responsibility extends well beyond the walls of our branches," Dozier said. "Whether we're supporting a teacher, partnering with a nonprofit or helping a family reach a financial milestone, we want to be an active part of these communities for years to come."

Founded in 1936, Palmetto Citizens has grown from a small credit union established by 10 educators into one of the Southeast's leading credit unions. Today, the credit union serves more than 100,000 consumers, manages more than \$1.5 billion in assets and employs more than 310 people across 19 branches and nearly 50 ATMs.

Members can learn more about products, services and frequently asked questions by visiting palmettocitizens.org/georgia.

About Palmetto Citizens Federal Credit Union

Since 1936, Palmetto Citizens Federal Credit Union has served its members' financial needs with a commitment to education and community support. In 2026, the credit union was recognized as one of the Best Places to Work in South Carolina. It proudly supports local charities, schools and organizations through volunteer service and monetary contributions, giving back over \$600,000 and 900 volunteer hours in 2025. Today, the credit union manages over \$1.5 billion in assets, employs more than 310 people and serves over 100,000 consumers across 19 branches and nearly 50 ATMs. For more information, visit palmettocitizens.org or call 762-337-6222.

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