



Happy New Year



From the staff of
Pine Federal Credit Union

Arkansas Children's Hospital Donations

We raised a Grand total of **\$2,777.00** from Candy Sales, Skip-A-Pay, and Employee Jean Days. This money has been given to Arkansas Children's Hospital on behalf of the members of Pine Federal Credit Union. Your generosity is greatly appreciated.

ARCUPAC Donations

We raised a Grand total of **\$787.35** from Employee Jean Days and our annual fundraiser. This money has been given to The Arkansas Credit Union Political Action Committee's (ARCUPAC) on behalf of the Pine Federal Credit Union employees.

The Arkansas Credit Union Political Action Committee's purpose is to provide the opportunity for individuals interested in the future of the credit union movement to contribute to the support of worthy candidates on a state level who believe, and have demonstrated their belief, in the principles to which the industry is dedicated.

5 Easy Steps to Stop Mindless Spending

- 1.) **Un-sync your credit card.** Linking your credit card information to online retailers can make it way too easy to commit one-click ordering.
- 2.) **Find a healthy hobby.** Shopping with friends as a form of entertainment or to pass the time can quickly turn into an unhealthy habit.
- 3.) **Create and stick to a budget.** Use a spreadsheet or online banking app to calculate your income and monthly bills. Then estimate how much you need to put into savings and how much you have left over for fun.
- 4.) **Switch to cash.** It's easy to overspend when you're paying with a credit card. Give yourself a weekly allowance of discretionary money that's within your budget.
- 5.) **Focus on frugality.** Instead of choosing a four-star restaurant for dinner, host a potluck at your house. Instead of buying a \$3 drink from your local coffee shop every day, invest in a coffee maker and travel mug.

It's Tax Time Again

Have your tax refund direct deposited into your PFCU account. You will need our routing # **282975869** and your member number (located on the enclosed statement).

You Are Invited

Pine Federal Credit Union

Annual Meeting

Tuesday, February 18, 2020

6:30 P.M.

Pine FCU Office

5100 Jefferson Parkway

Pine Bluff, AR

2020 GRADUATES

\$1,000.00 SCHOLARSHIP OPPORTUNITY

Deadline for Applications March 27, 2020.

BASIC RULES

- Applicant must be a 2020 graduating senior and must be accepted as an incoming freshman at an accredited college, university, or vocational school
- Must be a PINE FCU primary member of at least 6 months
- Credit union account must be in good standing

Contact Pine FCU for complete details.

IRA CONTRIBUTION TIME

You can still make a tax-deferred* (if eligible)

IRA Contribution of up to \$5,500.00 to your Traditional IRA (\$6,500.00 if over age 50) by April 15, 2020.

Don't have an IRA? We can help. Come in and see our IRA specialist. *Pine FCU cannot provide tax advice. Please consult your tax advisor or www.irs.gov for more information.

The IRS restricts the amount that IRA owners can contribute to IRAs in any given year, and these limits are subject to cost-of-living adjustments. For 2019 and for 2020, eligible individuals can contribute a maximum of 100 percent of their earned income up to \$6,000, plus a \$1,000 catch-up contribution if they turn age 50 or older in the year.

The credit union will be closed in observance of the

following holidays:

Martin Luther King, Jr. Birthday—Monday, January 20

President's Day—Monday, February 17

Pine Federal Credit Union

5100 Jefferson Parkway

Pine Bluff, AR 71602

PHONE: (870) 247-5100

or Toll Free (800) 284-1919

FAX: (870) 247-0922

WEBSITE: www.pinefcu.com

HOURS OF OPERATION:

M – F Drive-thru 7:45a.m. to 4:45p.m.

Lobby 8:30a.m. to 4:30p.m.

Sheridan Branch

1527 South Rock Street

Sheridan, AR 72150

PHONE: (870) 484-4854

or Toll Free (800)284-1919

FAX: (870) 247-0922

WEBSITE: www.pinefcu.com

HOURS OF OPERATION:

M-F Drive Thur 7:45a.m. to 4:15p.m.

Lobby 8:00a.m to 4:00p.m.



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