

Pine Federal Credit Union

5100 Jefferson Parkway | Pine Bluff, AR 71602

PHONE: (870) 247-5100 | FAX: (870) 247-0922

HOURS OF OPERATION: M-F Drive-thru 7:45a.m to 4:45p.m.

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

4th Wednesday of each month open at 9:00 a.m.

Sheridan Branch

1527 South Rock Street | Sheridan, AR 72150

PHONE: (870) 484-4854 | FAX: (870) 247-0922

HOURS OF OPERATION: M-F Drive-thru 7:45a.m to 4:15p.m.

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

4th Wednesday of each month open at 9:30 a.m.

WEBSITE: www.pinefcu.com

EMAIL: customerservice@pinefcu.com

ROUTING ABA #: 282975869

BOARD OF DIRECTORS

Robert Johnson, President

Ray F Jones O.D., Vice President

Debbie Gatlin, Secretary/Treasurer

Larry Reynolds, Director

Beverly Barrett, Director

Chris Hart, Director

Roger Pugh, Director

SUPERVISORY COMMITTEE

Beverly Barrett, Chairman

Sandy Anderson, Member

Gina Brown, Member

SERVICES AVAILABLE

Savings Accounts

Regular Share Savings

Super Plus

Christmas Club

Share Draft (Checking) Account

Debit Cards

Home Banking/ Mobile App

Share Certificates

IRA Accounts—Traditional and Roth

Free Notary Service

All different kind of loans

Real Estate Loans

Home Equity Lines of Credit

2023 GRADUATES

\$1,000.00 SCHOLARSHIP OPPORTUNITY

Deadline for Applications March 23, 2023

BASIC RULES

- Applicant must be a 2023 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 us for complete details.

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

Join us for
International Credit Union Day

October 20, 2022

Food, Fun, Prizes



Columbus Day - Monday, October 10

Veteran's Day - Friday, November 11

Thanksgiving - Thursday & Friday, November 24 and 25

Christmas - Friday & Monday, December 23 and 26

New Year's - Monday, January 2, 2023

PINE FEDERAL CREDIT UNION ANNUAL MEETING

SET FOR FEBRUARY 21, 2023

The Nominating Committee has selected the two (2) incumbents, Larry Reynolds and Raymond F Jones O.D. for the two (2) positions open on the Pine Federal Board of Directors.

According to the credit union by-laws, nomination for vacancies may also be made by petition. To request a petition for nomination call Debbie Gatlin, Sec-Tres. at 247-5100. The petition must be signed by a minimum of 1% of the members of Pine FCU. The petition must be returned to the Sec-Tres. of the Board by November 10, 2022.

Members are reminded that if no petitions are received, and there is thus only one nominee for each of the two vacancies on the Board of Directors, the nominees designated by the nominating committee will be deemed to have been elected and there will be no nominations from the floor at the annual meeting.

Biographical Summary of Incumbent Board Candidates

Pine Federal Credit Union 2023 Board Elections

Larry Reynolds

Employment

Executive Director
Southeast Arkansas Regional Planning Commission

Activities

Pine Federal Credit Union Board Member
Board Members Woodlawn Public Schools 2000-present
(serving multiple terms as President, Vice President and Secretary)
Director Woodlawn Community Park
Woodlawn Booster Club Member 1999 – present
(serving multiple terms as president and currently Treasurer)
Member Arkansas and American Planning Association
1996-present
Member Arkansas Transit Association 1995-present
(Past President)
Member Center Missionary Baptist Church
Enjoys all sports and youth activities

Education

Graduate Dollarway High School
University of Central Arkansas, Bachelor of Science in
Public Administration

Raymond F Jones O.D.

Employment

Optometric Physician established Family
Eyecare Clinic White Hall, 1980

Activities

Pine Federal Credit Union Board Member
Member First Baptist Church in White Hall
and has served on several committees.
Board member White Hall School
He has served on the board of White Hall
Chamber of Commerce
Member of the White Hall Lion's Club since 1980.
Hobbies include outdoor activities such as backpacking,
canoeing, hunting, fishing and serving as Scoutmaster
with Boy Scout Troop 391 of White Hall.
Enjoys spending time with his family.

Education

Dollarway High School
Arkansas State University, with a major in Science
University of Houston College of Optometry, Doctor of
Optometry

You Are Invited

Pine Federal Credit Union

Annual Meeting

Tuesday, February 21, 2023

6:30 P.M.

Pine FCU Office

5100 Jefferson Parkway

Pine Bluff, AR

CHRISTMAS CLUB CHECKS

Available

October 26, 2022

through

December 22, 2022

**One withdrawal allowed
without penalty**

Make Your Holiday

MERRY and BRIGHT

Apply today for your Pine FCU Holiday Loan.

Available beginning November 14th

Contact a Loan Officer

Membership eligibility and certain restrictions apply.

Personal Information

Have you moved? Do you have a new phone number? Did you change your e-mail? Do you have a new beneficiary?

Please stop by and update your personal information. We need to be able to contact you if we have any concerns about your account.

We can mail you a change of address form to you new address if we need to. Returned mail due to incorrect address may incur and fee of \$10.00 per item returned. Please help us to provide the best service we can for you, by providing us with your current information.

Online Gaming Risk

There are many risks associated with online gaming. One is you have no idea who your child is connecting with. In an online gaming platform your child is exposed to some financial risks when they use their parents debit or credit cards. If you have allowed your child to save your card information it could be hacked. One way hackers target your children is with the chat feature. Scammers will pose as in-game support personnel and will get your child to give them information they need to hack their gaming accounts. Please talk to your children about the risks of disclosing personal information with anyone they do not know. Let them know if someone is trying to get them to do something they are not comfortable with than they need to come to you.

There are ways to keep your children safe on gaming platforms;

- Keep usernames and passwords unique from all other accounts
- Monitor language and block any links
- Monitor your debit or credit cards for any unusual activity
- Make sure an up-to-date antivirus that offers identity protection is installed on all devices

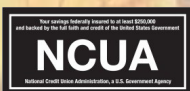
Arkansas Children's Fundraiser

Ticket prices \$2.00 each or 3 for \$5.00

Radio Flyer Foldable Wagon Full of Toys

Tickets on sale from October 26th– December 15th

The winner will be announced on Dec. 16th



Federally Insured by NCUA