

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 7:45 a.m. to 4:45 p.m.

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

Open 9:00 a.m. on the 4th Wednesday of each month

Sheridan Branch

1527 South Rock Street | Sheridan, AR 72150

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

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

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

Open 9:30 a.m. on the 4th Wednesday of each month

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

James Rice, 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



Congratulations to our 2023 Winners

of our Arkansas Children's Fundraiser

Stacy Spraglin

And

Arkansas Baptist Home for Children at Monticello

We raised a Grand total of \$15,000.00

This is from multiple fundraisers with our biggest sales coming from the ticket sales for the 2 radio flyer wagons. This money has been given to Arkansas Children's on behalf of the members of Pine FCU.

Your generosity is greatly appreciated.



HOSPITALS • RESEARCH • FOUNDATION



The credit union will be closed in observance of the following holidays:

Martin Luther King, Jr. Birthday—Monday, January 15

President's Day—Monday, February 19

2024 GRADUATES

\$1,000.00 SCHOLARSHIP OPPORTUNITY

Deadline for Applications March 23, 2024.



BASIC RULES

- Applicant must be a 2024 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.

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.



You Are Invited

Pine Federal Credit Union
Annual Meeting
Tuesday, February 20, 2023
6:30 P.M.
Pine FCU Office
5100 Jefferson Parkway
Pine Bluff, AR

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).



IRA CONTRIBUTION TIME

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

IRA Contribution of up to \$7,000.00 to your Traditional IRA (\$7,500.00 if over age 50) by April 15, 2024.

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 2023 and for 2024, eligible individuals can contribute a maximum of 100 percent of their earned income up to \$7,000, plus a \$1,000 catch-up contribution if they turn age 50 or older in the year. The catch-up contribution was amended under the SECURE 2.0 Act of 2022 (SECURE 2.0) to include an annual cost-of-living adjustment.

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Federally Insured by NCUA