# PINE FEDERAL CREDIT UNION

## Fall 2024 Newsletter

Join us for

## **International Credit Union Week**

## October 15th—19th

## Fun, Food, Prizes



### **2025 GRADUATES**

### \$1,000.00 SCHOLARSHIP OPPORTUNITY

Deadline for Applications March 20, 2025

### **BASIC RULES**

- Applicant must be a 2025 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.



## HOLIDAY CLOSINGS

### Columbus Day- Monday, October 14th

### Veteran's Day- Monday, November 11th

Thanksgiving– Thursday & Friday, November 28th and 29th

Christmas– Tuesday & Wednesday, December 24th and 25th

New Year's Day– Wednesday, January 1, 2025

## PINE FEDERAL CREDIT UNION ANNUAL MEETING SET FOR FEBRUARY 18, 2025

The Nominating Committee has selected the two (2) incumbents, Chris Hart and Roger Pugh 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 14, 2024. 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 2025 Board Elections

<u>Chris Hart</u>		<u>Roger Pugh</u>	<u>l</u>
Employment:	Central Moloney, Inc. 25 years President/CEO	Employment:	Director-Human Resources
Activities:	Pine Federal Credit Union Board Member Director of Panelmatic, Inc Current Chairman of Be Pro Be Proud, Inc Former Chairman of board PB Regional Chamber of Commerce Former President of board Literacy Council of Jefferson County Leadership Pine Bluff Board of Directors Class of 2007 Board member United Way of Southeast AR Former Director of Economic Development Alliance of Jefferson County Former Member Southeast Arkansas Workforce Investment Board Former member of Southeast Arkansas College Foundation Board Former Davis Nursing Association Board Former Chairman of the Askansas Self Insurer's Guaranty Fund	Activities: Education:	Mauser Packaging Solutions North American Small Packaging Pine Federal Credit Union Board Member Past President of Sheridan Rotary Club Past President of Sheridan Golf Club Member of Grace Fellowship Bible Church Likes to hunt, bike, watch sports, and spend time with family Murry State University BS Management Communications Webster University MBA Business Administration
Education:	Likes to hunt, powerlift and spend time with family Watson Chapel High School		

Education: Watson Chapel High School Henderson State University

## SKIP A PAYMENT, HELP MAKE MIRACLES

### Skip-A-Payment Rules:

1. A processing fee of \$25.00 for each loan payment skipped will be deducted from your account, a portion of which will be donated to charity. The fee cannot be added onto the loan, funds must come from an existing Pine FCU account or cash (in branch only). If the funds are not available in the account at the time of the request, we will not be able to process your Skip-A-Payment.

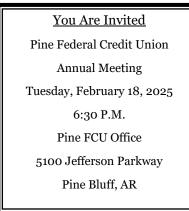
2. Loans cannot have been delinquent in the past twelve (12) months and must have six (6) consecutive monthly payments. Loans that have been granted a payment extension in the past twelve (12) months do not qualify. All accounts must be current and in good standing.

3. The following loans are excluded from this promotion: Credit Card, Holiday, Share and Certificate Secured, Lines of Credit, and loans secured by Real Estate.

4. The credit union must have a perfected title and proof of insurance coverage on all collateralized loans the member has and is cosigned on. GAP insurance (if applicable) may pay less due to skipping a payment.

5. Pine Federal Credit Union reserves the right to deny any Skip-A-Payment request. If you are not approved for the Skip-A-Payment you will be notified in writing.

### Agreement will be void if not received or postmarked by November 15, 2024.



Make Your Holiday MERRY and BRIGHT Apply today for your Pine FCU Holiday Loan.

Available beginning November 20th

Contact a Loan Officer

Membership eligibility and certain restrictions

## CHRISTMAS CLUB CHECKS

Available October 23, 2024 through December 23, 2024 One withdrawal allowed

### without penalty



<u>Arkansas Children's Fundraiser</u> Ticket prices \$2.00 each or 3 for \$5.00 Radio Flyer Foldable Wagon Full of Toys **Tickets** on sale from **October 17th– December 19th** *The winner will be announced on Dec. 20th* 





### **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 HOURS OF OPERATION:

M – F Drive Thru 7:45a.m. to 4:45p.m. Lobby 8:30a.m. to 4:30p.m.

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

WEBSITE: www.pinefcu.com EMAIL: customerservice@pinefcu.com ROUTING ABA #: 282975869

### **Sheridan Branch**

1527 South Rock Street Sheridan, AR 72150 PHONE: (870) 484-4854 or Toll Free (800)284-1919 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.

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

