

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

Chris Hart

Employment: Central Moloney, Inc. 25 years
President/CEO

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 Associated Industries of Arkansas
Former Chairman of the Arkansas Self Insurer’s Guaranty Fund
Likes to hunt, powerlift and spend time with family

Education: Watson Chapel High School
Henderson State University

Roger Pugh

Employment: Director– Human Resources
Mauser Packaging Solutions
North American Small Packaging

Activities: 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

Education: Murry State University
BS Management Communications
Webster University
MBA Business Administration

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.

You Are Invited

Pine Federal Credit Union
Annual Meeting
Tuesday, February 18, 2025
6:30 P.M.
Pine FCU Office
5100 Jefferson Parkway
Pine Bluff, AR

CHRISTMAS CLUB CHECKS

Available

October 23, 2024

through

December 23, 2024

**One withdrawal allowed
without penalty**

**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



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 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

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Federally Insured by NCUA

