

Pine Federal Credit Union

Winter 2025

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

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 7:45 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
or Toll Free (800) 284-1919

Fax: (870) 247-0922

WEBSITE: www.pinefcu.com

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



Federally Insured by NCUA

**Congratulations to our 2024 Winners
of our Arkansas Children's Fundraiser**

TERRIE DAVIS LEE

And

MASON ROBINSON

We raised a Grand total of \$11,220.00

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.



"PEOPLE HELPING PEOPLE"

**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

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 Pine FCU for complete details.

You are Invited!

Pine Federal Credit Union
Annual Meeting
Tuesday, February 18, 2025
6:30 P.M.
Pine FCU Main Office
5100 Jefferson Parkway
Pine Bluff, AR 71602

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 (\$8,000.00 if over age 50) by April 15, 2025.

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 2024 and for 2025, 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.