

# Pine Federal Credit Union

## Summer 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  
James Rice Sr., Member  
Victoria Vanderpool, 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!



### Pine Federal Credit Union 2025 Scholarship Winners

Mary Elizabeth Taylor—Sheridan High School

Jesslin Dawn Clingan—Sheridan High School

Jadyn Gabrielle Ashcraft—Sheridan High School

Chelsea Grace Walker—White Hall High School

### HOLIDAY CLOSINGS

Friday, July 4th. Independence Day

Monday, September 1st. Labor Day

Monday, October 13th. Columbus Day



# Why You Should Monitor Your Automatic Payments!

Setting up automatic payments for recurring bills is a modern convenience that saves a significant amount of time. As long as you have the funds in your account, you'll simply be able to set it and forget it, right? Yes, you could, but here are a few reasons why you should monitor your automatic payments:

## Overdraft Fees

When making manual bill payments, you can always check to ensure you have sufficient funds in your account before you pay. When you enroll in auto-pay, there's a greater risk of over drafting your account, as you probably won't be logging into online or mobile banking to check your balance before each payment. While truly being able to set it and forget it would be great, it's a good idea to continue checking in on your accounts before your automatic payments clear each month. While you can expect your Netflix bill to remain the same each month, the same can not be said about your electric bill. If a variable expense ends up being much more costly than anticipated, having an automatic payment post before you check your account could cause you to overdraft. Try to get in the habit of checking your account balance before your auto-pay clears.

## Cancelled Services

If you've enrolled in auto pay and had only positive experiences, you might simply let your automatic ACH or Bill Pay services take care of everything. If you're letting your auto-pay take care of everything, you may find yourself wasting money on subscriptions you're not using. Instead, simply check in on your account statements each month to ensure that you aren't throwing your hard-earned money away. Auto pay is incredibly convenient and is a payment process that is certainly worth looking into, but it's important to have a good financial habits rooted in an awareness of what you're paying and when.

## Unnoticed Errors

There are three benefits to enrolling in auto pay. It's convenient, you're less likely to miss a payment, and you may even qualify for lower interest rates on certain loans if you opt in. A major downside is actually something out of your control. Service providers and lenders do occasionally make mistakes. While rare, these mistakes could be costly. If you aren't monitoring your automatic payments, a costly mistake could go unnoticed.

## Proud to be a Credit Union Member?

Share that pride and privilege with your family members. Immediate family members are eligible to join your credit union.

Have them check out our financial services and friendly, personal attention they may not be receiving currently.

Call Member Services at (870) 247-5100.



### ***A PINE FCU loan is perfect for:***

A new or new to you auto

A Motorcycle

A Boat

An ATV

A Camper or Travel Trailer, or Motor home

A Vacation

A Home Purchase or Repairs

A list of things only you know you need

### **PINE FCU- Your One Stop Shop for Loans**

## **PINE FCU CHECKING ACCOUNT**

***If you do not have one,***

***isn't it about time you got one?***

*Free Home Banking with e-Statements*

*Free Mobile Deposit*

*Free Debit/ATM Card*

*Free Fraud Alert*

*Payroll / ACH deposits accepted*

*No Service Charge*



## Personal Information



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

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 your new address if you need us to. If we receive more than two pieces of return mail on you, we will start charging \$10 per piece that we get back. Please help us to provide the best service we can for you, by providing us with your current information.

### Pine Saplings Kids Club

Kids from Birth to 12



#### How to Sign Up

It is easy. A primary member (parent, grandparent or relative) must be a joint owner on the child's membership, provide the child's Social Security Number if under 9. If the child is 9 to 12 they have to come in with a school ID and sign for themselves. It is a minimum deposit of \$5.00 that must remain in the account to keep it open.



GET A CARD FROM PINE FCU

Low rates for qualified applicants.

Why put up with the hassle from other card vendors?

We offer a Share Secured VISA with no annual fee

Support your credit union.

#### 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](http://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) 484-485

or Toll Free (800) 284-1919

Fax: (870) 247-0922

WEBSITE: [www.pinefcu.com](http://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

