



# Pine Federal Credit Union

## Fall 2025

Join us for  
International Credit Union Week  
October 14th –17th  
Fun, Food, Prizes



### 2026 GRADUATES

***\$1,000.00 SCHOLARSHIP OPPORTUNITY***

Deadline for Applications March 17, 2026

#### **BASIC RULES**

- Applicant must be a 2026 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.**



# PINE FEDERAL CREDIT UNION ANNUAL MEETING

## SET FOR FEBRUARY 17, 2026

The Nominating Committee has selected the two (2) incumbents, Raymond F Jones O.D. and Larry Reynolds 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 13, 2025. 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 2026 Board Elections

##### Raymond F Jones O.D.

**Employment** Optometric Physician established Family Eyecare Clinic White Hall, 1980

**Activities** Pine Federal Credit Union Board Member  
Member First Baptist Church in White Hall and has served on several committees.  
Board member White Hall School currently serving his Sixth term as President  
He has served on the board of White Hall Chamber of Commerce Member of the White Hall Lion's Club since 1980.  
Hobbies include outdoor activities such as backpacking, canoeing, hunting, fishing and serving as Scoutmaster with Boy Scout Troop 391 of White Hall.  
Enjoys spending time with his family.

**Education** Dollarway High School  
Arkansas State University, with a major in Science  
University of Houston College of Optometry, Doctor of Optometry

##### Larry Reynolds

**Employment** Executive Director  
Southeast Arkansas Regional Planning Commission

**Activities** Pine Federal Credit Union Board Member  
Board Members Woodlawn Public Schools 2000-present (serving multiple terms as President, Vice President and Secretary)  
Director Woodlawn Community Park / Community Center  
Woodlawn Booster Club Member 1999 – 2022 (serving multiple terms as President and Treasurer)  
Member Arkansas and American Planning Association 1996-present  
Member Arkansas Transit Association 1995-present (Past President)  
Member Center Missionary Baptist Church

**Education** Dollarway High School  
University of Central Arkansas, Bachelor of Science in Public Administration

### HOLIDAY CLOSINGS

Columbus Day– Monday, October 13th

Veteran's Day– Tuesday, November 11th

Thanksgiving– Thursday & Friday, November 27th and 28th

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

New Year's Day– Thursday, January 1, 2026





You Are Invited

Pine Federal Credit Union

Annual Meeting

Tuesday, February 17, 2026

5:30 P.M.

Pine FCU Office

5100 Jefferson Parkway

Pine Bluff, AR



**CHRISTMAS CLUB CHECKS**

Available

*October 22, 2025*

through

*December 23, 2025*

**One withdrawal allowed  
without penalty**





## **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 14, 2025.**



# **Arkansas Children's Fundraiser**

Ticket prices      \$2.00 each or 3 for \$5.00

Radio Flyer Wagon Full of Toys

**Tickets on sale from October 14th– December 18th**

*The winner will be announced on Dec. 19th*



## **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 9:00a.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

HOURS OF OPERATION:

M-F Drive Thru 7:45a.m to 4:15p.m.

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

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

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

EMAIL: [customerservice@pinefcu.com](mailto:customerservice@pinefcu.com)

ROUTING ABA #: 282975869



**Federally Insured by NCUA**