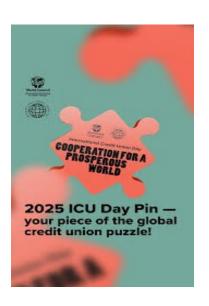


Pine Federal Credit Union Fall 2025

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.

Larry Reynolds

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

Employment Executive Director

Southeast Arkansas Regional Planning

Commission

Activities Pine Federal Credit Union Board Member

Board Members Woodlawn Public Schools 2000present (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







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



