

# Pine Federal Credit Union

- 5100 Jefferson Parkway • Pine Bluff, AR 71602 • 870-247-5100
- 1527 South Rock Street • Sheridan, AR 72150 • 870-484-4854
- Fax Number 870-247-5100 • Toll Free 800-284-1919

Winter 2026

## PEOPLE HELPING PEOPLE



### HOLIDAY CLOSINGS

**Martin Luther King, Jr. Day—Monday, January 19th**  
**President's Day—Monday, February 16th**



#### 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, Member  
Victoria Vanderpool, Member



#### **2026 GRADUATES \$1,000.00 SCHOLARSHIP OPPORTUNITY**

Deadline for Applications March 17, 2026.

##### **BASIC RULES**

- Applicant must be a 2026 graduation 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 detail.**

#### IRA CONTRIBUTION TIME

You can still make a tax-deferred\* (if eligible)

IRA Contribution of up to \$8,600.00 to your Traditional IRA by April 15, 2026.

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](http://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 2026 and for 2027, eligible individuals can contribute a maximum of 100 percent of their earned income up to \$7,500, plus a \$1,100 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.

#### 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 your monthly statement).



#### You are Invited! Save The Date

Pine Federal Credit Union  
Annual Meeting  
Tuesday, February 17, 2026  
5:30 P.M.  
Pine FCU Main Office  
5100 Jefferson Parkway  
Pine Bluff, AR 71602

#### **Do we have your correct address and phone number on file?**

If you have recently moved, please notify us with your new address and phone number. Call our office at 870-247-5100 or 870-484-4854 and we will mail you a change of address form for you to complete.



## 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



February 14th

## **REMEMBER**

Time Changes March 8th



Happy St. Patrick's Day

March 17th



## **LOANS**

We are ready to help with all your lending needs!

Mortgage Loans are available Purchase, Refinance, or Home Equity.

Call today for more information.

Equal Housing Lender

NMLS # 491706



Federally Insured by NCUA

**Congratulations to our 2025 Winners  
of our Arkansas Children's Fundraiser**



**Dwayne Randle**

**And**

**Lillie Wilson**

We raised a Grand total of \$7,313.00

This is from multiple fundraisers with our biggest sales coming from our Walkathon.

This money has been given to Arkansas Children's on behalf of the

members of Pine FCU.

Your generosity is greatly appreciated.

## **HOURS OF OPERATIONS:**

### Pine Bluff

Monday thru Friday

Lobby: 8:30 a.m. to 4:30 p.m.

Drive Thru: 7:45 a.m. to 4:45 p.m.

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

### Sheridan

Monday thru Friday

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

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

Opens at 9:30 a.m. on the 4th Wednesday of each month

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

Find out the latest credit union news, apply for a loan, access your Home Banking, and so much more.

## **5 FINANCIAL BASICS EVERONE SHOULD KNOW**

1. **Budgeting:** Using a budget can help you build a healthy relationship with personal finance.
2. **Emergency Funds:** Having an emergency fund is one of the most important financial basics to keep your finances moving in the right direction.
3. **Paying off Debt:** Paying off credit cards or other debt can feel like rolling a boulder up a hill. Creating a debt repayment road map can keep you motivated.
4. **Saving for Retirement:** Saving for future expenses can be one of the most challenging financial basics to master. One way to help is once you pay off debt start contributing some of your monthly debt payments to your retirement accounts instead.
5. **Building Your Credit Score:** To build your credit score, avoid any late payments on bills and use less than 30% of your available credit at any given time.