

# 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

Spring 2026

## 68th Annual Membership Meeting

### OUR 68TH ANNUAL MEETING WAS A GREAT SUCCESS!

Thank you to all of our members and guests for attending the Annual Meeting on February 16th. If you were unable to attend the 2026 Meeting, we hope you will make plans to join us next year!

#### 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



#### HOLIDAY CLOSINGS

##### Memorial Day

Monday, May 25th

##### Juneteenth

Friday, June 19th

##### Independence Day

Friday, July 3rd



#### Visa Credit Card Rewards

As of February of 2023 your Pine Federal Credit Card has a Loyalty Program. With this Loyalty Program every time you make a purchase using your card, you earn valuable bonus points that can be redeemed for merchandise, travel and so much more.

Sign up at [www.scorecardrewards.com](http://www.scorecardrewards.com)



Call Pine FCU at 870-247-5100 or 870-484-4854 for more information.

## 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 pm.  
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.

## SERVICES AVAILABLE

Savings Accounts

Checking Account

Regular Savings



Debit Cards

Super Plus

Homebanking/ Mobile App

Christmas Club

Free Notary Service

IRA Accounts

Credit Cards

Share Certificates

### 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



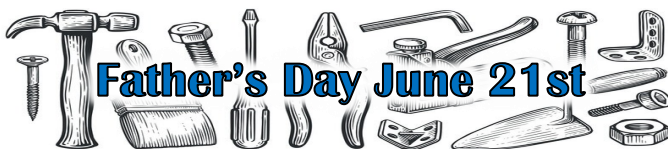
Federally Insured by NCUA



**Easter April 5th**



**Mother's Day May 10th**



**Father's Day June 21st**

### Key Information to Keep Updated!

- **Phone & Email:** Ensure you receive real-time fraud alerts and text confirmation.
- **Physical Address:** Crucial for receiving official, secure correspondence.
- **Beneficiary Information:** Ensures your account, in case of emergency, is handled according to your wishes.
- **Joint Owner Info:** Verify that the contact information for joint owners is also accurate.



**Update  
your  
info!**

## Repo's For Sale

### 2022 Honda Accord Sedan

Mileage 85,215    \$28,000.00

### 2020 Ford Explorer 4D Limited

Mileage 146,015    \$19,850.00

### 2019 Dodge Ram 1500 Bighorn/Lone Star

Mileage 92,042    \$29,120.00

### 2020 GMC Sierra 1500 Crew Cab AT4

Mileage 164,346    \$38,000.00

### 2019 Jeep Cherokee Trailhawk

Mileage 158,166    \$15,250.00



### 2018 Jeep Wrangler Unlimited Sport

Mileage 108,471    \$20,500.00

### 2023 Harley-Davidson Road Glide Limited

Mileage 12,560    \$25,000.00

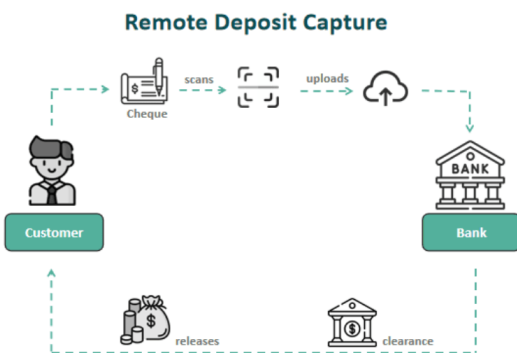
### 2017 Harley-Davidson FLHR Road King

Mileage 45,685    \$12,125.00

### 2023 Crest Pontoon 220 L

Trailer 2023 Boat Trailer    \$42,300.00

## Remote Deposit



*Remote deposit capture (RDC)* allows customers to scan checks and make bank deposits remotely.

- This is for Checking Accounts Only.
- Your account must be open for at least 90 Days.
- Whenever you make a deposit you **MUST** write **FOR MOBILE DEPOSIT ONLY** on the back below your signature.

Call the Credit Union 870-247-5100 for more details

## Typical Fraudster Approach

Regardless of the fraud type or intention, fraudsters' first objective is to convince others that they are a real member.

Fraudster's often:

- Build victim profiles
- Change members' contact information
- Request wire transfers and withdraw funds
- Request canceled checks
- Order share drafts
- Request password resets
- Request credit/debit cards
- Set-up audio response or online banking

Fraudsters tend to gravitate to the phone channel because the primary line of defense-call center representatives asking challenge questions-is highly vulnerable to social engineering. It is easier for fraudsters to find answers to challenge question and then social engineer a rep into granting access to a members account than it is to hack IT infrastructure backed by a dedicated security team.

