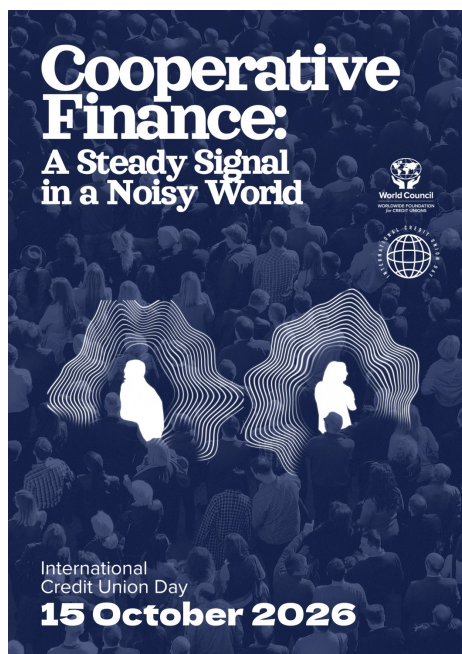




- 5100 Jefferson Parkway • Pine Bluff, AR 71602 • 870-247-5100
- 1527 South Rock Street • Sheridan, AR 72150 • 870-484-4854
- Fax Number 870-247-0922 • Toll Free 800-284-1919

Fall 2026



Join us for
International Credit
Union Week
October 13-16
Fun, Food, Prizes



2027 GRADUATES

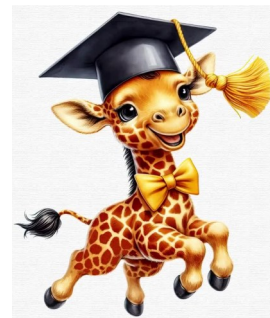
\$1,000.00 SCHOLARSHIP OPPORTUNITY

Deadline for Applications March 17, 2027

BASIC RULES

- Applicant must be a 2027 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 16, 2027

The Nominating Committee has selected the three (3) incumbents, Robert Johnson, Debbie Gatlin, and Beverly Barrett for the three (3) 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 12, 2026. 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 2027 Board Elections

<u>Robert Johnson</u> Employment Stant Mfg. Company, 35 years Quality Manager (Retired) Activities Pine Federal Credit Union Board Member American Society for Quality Control Fishing, Hunting, camping and Grand children ballgames Currently Serving on the Usher Board at Watson Chapel Baptist Church Education Watson Chapel High School Business, Management and Leadership courses	<u>Debbie Gatlin</u> Employment: Pine Federal Credit Union, 44 years Manager for 18 years Activities: Pine Federal Credit Union Board Sec-Tres. Seark Chapter of Credit Unions Sec-Tres. Jefferson County Cattlemen's Assoc. Sherrill Civic Club member Sherrill Town Council Education: England Academy Attended various business management seminars University of Monticello SEArk Southwest CUNA Management (TCUL)	<u>Beverly Barrett</u> Employment: Career Sabbatical Activities: Pine Federal Credit Union Board Member Enjoys Roller Skating, Hiking and outdoor activities Education: White Hall High School University of Arkansas at Little Rock with a Bachelor's Degree in Business Administration with focus on information systems
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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

Columbus Day– Monday, October 12th

Veteran's Day– Wednesday, November 11th

Thanksgiving– Thursday & Friday, November 26th and 27th

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

New Year's Day– Friday, January 1, 2027

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

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**



Federally Insured by NCUA



**Make Your Holiday
MERRY and BRIGHT**

Apply today for your Pine FCU Holiday Loan.

Available beginning November 12th

Contact a Loan Officer

Membership eligibility and certain restrictions apply.

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 13th– December 17th**

The winner will be announced on Dec. 18h



You Are Invited

**Pine Federal Credit Union
Annual Meeting
Tuesday, February 16, 2027
5:30 P.M.
Pine FCU Office
5100 Jefferson Parkway
Pine Bluff, AR**



CHRISTMAS CLUB CHECKS

**Available
October 21, 2026
through
December 23, 2026
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 20, 2026.