Coosa Pines Federal Credit Union

INSIGHT

FALL 2026 • THE QUARTERLY NEWSLETTER OF COOSA PINES FEDERAL CREDIT UNION

"Where You Belong."

For the second year in a row, we're giving back to our members an Interest Rebate and Bonus Dividend totalling

$1 MILLION!

The Coosa Pines FCU Board of Directors has approved a Bonus Dividend and Loan Interest Refund totaling over $1,000,000 for 2026. The Dividend and Refund are in addition to member benefits enjoyed throughout the year and will be deposited into member accounts before Black Friday.

It pays to be a member of Coosa Pines Federal Credit Union!

ORGANIZE YOUR FINANCES

... And Your Desk!

E-Statements offer a quicker, more secure electronic alternative to your monthly paper statement. Instead of getting a paper statement in the mail, you'll receive an email each month letting you know your online statement is ready to view. E-Statements are totally FREE and accessible to members who are signed up for Online Banking. Log in now and enroll in E-Statements today on our website at **www.coosapinesfcu.org.**

Credit Union Times.

LUMINARIES AWARDS 2026

FINALIST

COOSA PINES RECOGNIZED AS FINALIST IN TWO CATEGORIES

Coosa Pines Federal Credit Union has been honored as a finalist in two prestigious categories by the Credit Union Times this year. The credit union itself was recognized in the **Community Impact** category for institutions with assets under $1 billion, highlighting its significant contributions to the community. Additionally, Benjamin Puckett (pictured), the Chief Financial Officer of Coosa Pines Federal Credit Union, was named a finalist in the **Rising Star** category, which celebrates outstanding leadership in credit unions under $1 billion in assets. These accolades underscore the credit union's commitment to excellence within the financial sector. View all the winners and keep up on credit union news at cutimes.com.

This Holiday Season Coosa Pines FCU is matching cash and gift donations up to $5,000 for The Giving Tree.

Football Season is underway which Signals the Kickoff of our Annual Giving Tree Campaign! Soon, we will be gathering the Christmas wishes of deserving children from our local Department of Human Resources (DHR) offices.

In November, Christmas Trees will be placed in each credit union branch and remain up during the holiday season with gift tags for children in need. Employees and members purchase gifts and/or contribute donations for each child. The credit union will generously match cash and gift donations up to $5,000! To kick off our fundraising efforts for the program, we are encouraging employees and members to show their **Team Spirit** by making donations to the Giving Tree Program NOW on behalf of their favorite football team.

Next time you visit your branch, look for the team jars and consider donating. As the holidays get closer, please look for **The Giving Tree** to be displayed at your local branch and select a gift tag for a foster child in need.

Be a Champion for Children!

Skip-A-Pay Returns!

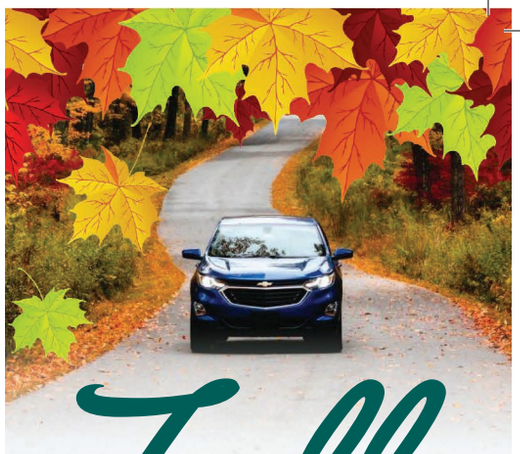
Coosa Pines FCU is offering members the ability to skip their November, December or January loan payment(s). Use your money how you want this winter. Buy holiday gifts, get ahead on your credit card payments, visit family for the holidays, or just spruce up your home in time for Christmas! Keep an eye on your mailbox for our Skip-A-Payment mailer, or stop by your local branch to sign up.

MEMBER APPRECIATION DAY

Thursday, October 15, 2026

Stop by your local branch and join us as we celebrate our members during International Credit Union Day. We'll be hosting a special member appreciation event at each Coosa Pines branch on this exciting day with refreshments, snacks and fantastic prizes!

International Credit Union Day® is a registered trademark of World Council of Credit Unions.



Fall

For A Better Rate!

Refinance with Coosa Pines FCU and get up to $200 CASH BACK **

Before winter sets in, take a fresh look at your loan.

At Coosa Pines Federal Credit Union, we're all about helping our members enjoy more and stress less. From November 1st 2026 through January 30, 2027, refinance your auto loan, RV, boat, or farm equipment loan from another financial institution with us and enjoy:

- Up to $200 Cash Back **
- Competitive Local Rates
- No Hidden Fees
- Fast, Friendly Service

From back roads to boat ramps, farm fields to family road trips, we're here to help you keep more of your money where it belongs - in your pocket. Call us at 800-237-9789. Apply online at www.coosapinesfcu.org or stop by your local branch today.

** Membership required. Receive $50 cash at loan booking for loans $5,000 to $9,999, $100 for loans $10,000 to $19,999, and $200 for loans exceeding $20,000. Maximum loans to value of 110% or MSRP. Down payment may be required. Your total monthly obligations including your new loan payment, cannot exceed 36% of your gross monthly income. You must currently be employed and have one year at your current job. Eligibility requirements apply. You may not qualify if you have a charged off loan with Coosa Pines FCU or if for 30 days prior to your receipt of this mailing you had a negative account balance with us.

Coosa Pines Federal Credit Union

"Where You Belong."

EXPRESS LINE 1-800-794-5693
www.coosapinesfcu.org

NCUA | EQUAL HOUSING LENDER | Excess Insurance Coverage provided by ESI EXCESS SHARE INSURANCE

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2026 HOLIDAY CLOSINGS

Mon, Oct 12th - Columbus Day
Wed, Nov 11th - Veterans' Day
Thu, Nov 26th - Thanksgiving Day
Fri, Dec 25th - Christmas Day

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