



Coosa Pines FCU Earns
Prestigious Title of...

2023 CU OF THE YEAR

Coosa Pines Federal Credit Union, with its exceptional financial health, service to members and communities, and dedication to advancing the credit union movement, was honored with the Credit Union of the Year Award for 2023 by the League of Southeastern Credit Unions & Affiliates at the Southeast Credit Union Conference & Expo in Orlando, Florida. This recognition sets Coosa Pines apart among credit unions with assets between \$100 and \$500 million in Alabama.

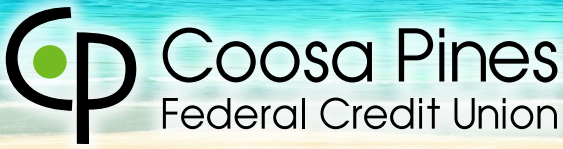
The League of Southeastern Credit Unions (LSCU) & Affiliates represents nearly 300 credit unions in Alabama, Florida, and Georgia. LSCU advocates for credit unions and provides compliance services, education and training, cooperative initiatives, and communications. The Credit Union of the Year Award recognizes credit unions' outstanding achievements in day-to-day operations, financial prowess, and community outreach.

Among the qualities considered are accomplishments in:

- Financial strength and performance
- New and improved services to members
- New activities or programs
- Financial literacy/education efforts
- Community involvement
- Community service
- Legislative and grassroots advocacy
- Public relations/marketing

"We are deeply grateful and humbled to be recognized with a Credit Union of the Year Award. It is a true gift to be able to work at Coosa Pines FCU each day, a pleasure to serve our members and communities, and a calling to advance the credit union movement's 'people helping people' philosophy", said President/CEO Don Carden. "This recognition means the world to our Board, management, staff, and members. It is a clear affirmation that our efforts positively impact our members' and neighbors' quality of life".

Relax This Summer with... SKIP-A-PAYMENT!



"Where You Belong."



Skip a payment* on your loan(s) in the month of July or August 2024. Use your money how you want this summer. Take that long overdue vacation, finally make home repairs or start remodeling projects, or purchase a gift just for yourself! Simply fill out the form below and drop it off at our nearest branch location. If you have any questions, please give us a call at **1-800-237-9789** or visit us on the web at **www.coosapinesfcu.org**. Skip-A-Payment forms should be received no later than ten (10) days prior to the due date of your loan(s). This program is not available on all loans. Qualifying loans are listed below. Remember, if you skip your payment, the interest is still charged for that month and will be reflected the following month. Please note: there is a \$40 processing fee for each loan payment skipped; you can select your payment method on the form below.

*The Skip-A-Payment coupon does not change your current loan payment amount but does extend the term of your loan by one month. Interest will continue to accrue on the loan balance from the last payment date. Loans excluded from this offer include Visa® accounts, loans greater than \$50,000, loans currently past due, with less than 3 consecutive payments made, with a greater than 30-day delinquency in the past 6 months, with force-placed insurance, charged-off loans, mortgage loans, commercial loans, and/or loans with other than a monthly payment frequency. Loans with rates of 12% or more must be approved by Management. If you have GAP Protection, any amount of the loan that is skipped may not be covered by GAP.

Complete the form below and drop off at the office.

COOSA PINES FEDERAL CREDIT UNION SKIP-A-PAYMENT COUPON*

Yes, please sign me up for the Skip-A-Payment promotion from Coosa Pines Federal Credit Union on the loan ID(s) selected below. I wish to pay the \$40 processing fee for each loan by:

<input type="checkbox"/> Enclosed Check <i>(payable to Coosa Pines Federal Credit Union)</i>	<input type="checkbox"/> Deduct from <input type="checkbox"/> Savings/ <input type="checkbox"/> Checking Acct # _____	Account Number # _____ Payment to Skip: (Please select one) <input type="checkbox"/> July 2024 <input type="checkbox"/> August 2024
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(_____) _____ - _____
Phone Number

Loan Number - Description

Loan Number - Description

Loan Number - Description

Primary Signature

Date

Co-maker Signature

Date

By signing above, I authorize Coosa Pines Federal Credit Union to extend my final payment. *The Skip-A-Payment coupon does not change your current loan payment amount, but it does extend the term of your loan by one month. Interest will continue to accrue on the balance of the loan from the last payment date. Loans excluded from this offer include: Visa® accounts, loans currently past due, loans with less than 3 consecutive payments made, loans with a greater than 30-days delinquency in the past 6 months, charged-off loans, mortgage loans, commercial loans, and loans with other than monthly payment frequency.



SIGN UP FOR VACATION CLUB TODAY!

Looking for a way to afford a vacation next year? Start by opening a vacation club account with Coosa Pines FCU. Just deposit a little each month at your local branch through direct deposit. Before you know it, you will have all the money needed to take that vacation you are dreaming of! Open your vacation club account today so you can save all year long for your dream vacation!

2024 SCHOLARSHIP WINNERS

Coosa Pines Federal Credit Union has announced the scholarship winners from the high school class of 2024. 24 winners were awarded \$1,000 each.



Allison Terrell
Sylacauga HS
Mississippi State University
Business Administration



Ashleigh Metcalf
Fayetteville HS
Jacksonville State University
Nursing



Aubrynn Ezekiel
BB Comer HS
Wallace State University
Diagnostic Medical Sonography



Avery Williamson
Thompson HS
Auburn University
Nursing



Braelyn Taylor
Vincent HS
Jefferson State CC
Radiologic Technology/Pre-Med



Brycen Wilson
Coosa Valley Academy
Central Alabama CC
Business Administration



Camilla Friday
Sylacauga HS
Auburn University
Biomedical Sciences



Caroline Pinson
Pell City HS
University of South Alabama
Psychology



Charleigh Grice
Sylacauga HS
Southern Union St/Auburn U
Nursing



Chloe E Abrams
Vincent HS
Troy University
Pre-Vet Sci/Biomedical Sci



Chloey Carrol
Vincent HS
Coastal Alabama CC
Nursing



Conner Twymon
Sylacauga HS
Miles College
Physical Therapy/Exercise Sci



Cristofer Pirtle
Lincoln HS
University of Alabama
Mechanical Engineering



Daisy Mitchell
Chelsea HS
U of A Birmingham
Nursing



Eden Nickolson
Central HS
Auburn University
Mechanical Engineering



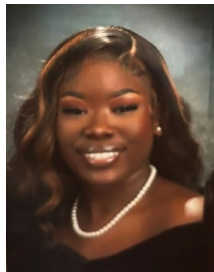
Jada Johns
BB Comer HS
Jacksonville State University
Nursing



Jamison Pack
Coosa Valley Academy
Southern Union State
Adv Manufacturing/Mechanotics



Katherine Vincent
Pell City HS
Southern Union St/Auburn U
Exploratory Major



Madison Estelle
Sylacauga HS
University of Alabama
Nursing



Maggie Grace Brooks
Fayetteville HS
Jefferson State CC
Radiologic Technology



Maggie Wesson
Fayetteville HS
Central Alabama CC
Elementary Education



Maya Vincent
Childersburg HS
Southern Union State
Nursing



Tamira Garrett
Childersburg HS
U of A Birmingham
Social Work



Xaelyn Foster
Fayetteville HS
University of South Alabama
Radiology

**SIMPLY
THE BEST**



Thank you to all
who nominated
and voted, our loyal
members, and our
wonderful staff!

**2024 BEST OF
COOSA VALLEY**

Best Auto Loan Provider

Best Credit Union

Best Mortgage Lender

Best Bank Teller - Jennie Carter

Best Teller Finalist - Memory Finn

Best Financial Planning

Best Customer Service

Best Place to Work



*Congratulations
2024
Graduates!*

RadioAlabama's MIX 106.5 and KIX 100.3 promotions host awards for the Best of the Coosa Valley (Hwy 280 Corridor), where more than 100,000 nominations and votes were cast. (RadioAlabama.net)

Schedule of Fees & Charges
Effective August 1, 2024

Checking and Savings (Share) Accounts	Fees
Overdraft Items and Returned Items	\$28.00 Per Presentment**
Stop Payment (Funds Available)	\$10.00 Per Item
Stop Payment (Funds Not Available)	\$28.00 Per Item
Photocopy of Check	\$1.50 Per Copy*
Temporary Checks (One Sheet Free at Account Opening)	\$1.00 Sheet of 4
Personalized Checks	Prices Vary*
Secondary Checking	\$2.95 Per Month
Foreign ATM Transaction (ATMs Not in Network)	\$1.00 Per Transaction
Card Replacement	\$10.00 Per Card
Transfer or Balance Inquiry at ATM	\$0.25 Each
Money Order or Official Check	\$2.00 Each*
Check Cashing Fee (Non-Use of Account) \$0 - \$500.00	\$2.50 Each
Check Cashing Fee (Non-Use of Account) \$500.01 - \$1,000.00	\$5.00 Each
Check Cashing Fee (Non-Use of Account) \$1,000.01 +	\$10.00 Each
Official Checks or Money Orders (Payable to Third Party)	\$2.00 Each*
Checks Sent for Collection (May Be More for Foreign Items)	\$10.00 Each
Deposited Items Returned	\$10.00 Each
Account History Printout	\$1.00 Per Page*
Statement Copies	\$1.00 Per Page*

Additional Services	Fees
Safe Deposit Box Size 3x5 Annual Rental	\$15.00 Per Year*
Safe Deposit Box Size 3x10 Annual Rental	\$25.00 Per Year*
Safe Deposit Box Size 5x10 Annual Rental	\$40.00 Per Year*
Safe Deposit Box Size 10x10 Annual Rental	\$70.00 Per Year*
Safe Deposit -- Change Locks or Drill Box	Cost
Visa® Gift Card Purchase Fee	\$3.50 Per Card
Visa® Gift Card Replacement	\$5.00 Per Card
Domestic Wire Transfer (Incoming/Outgoing)	\$10.00 Per Transfer
Foreign Wire Transfer (Incoming/Outgoing)	\$35.00 Per Transfer
Western Union (Outgoing)	\$15.00 Per Transfer
Money Market Share Accounts	Fees
Withdrawals Exceeding Three per Month	\$10.00 Each Over Three
\$0 Monthly Fees on Money Market Accounts	Free
Additional Services	Fees
Xerox Copies (First Five Pages Free)	\$0.10 Per Page Over Five*
Fax (Outgoing)	\$1.00 Per Page*
Account Research (Min \$40.00 Fee, Copies \$0.20 Pg. + Postage)	\$40.00 Per Hour
Inactive Account (Over 18 Months)	\$5.00 Per Month
Incorrect Address	\$5.00 Per Month
Levy, Garnishment, or Subpoena	\$50.00
Mortgage Subordination Fee	\$100.00

The above fees may be charged to your account(s) as described in the Membership and Account Agreement. *Free or discounted service for New Horizons members. **Re-presented overdraft items may be charged a \$28.00 fee per presentment. Federally Insured by NCUA. Private Share Insurance by ESI. Equal Housing Lender. NMLS ID 464059.

FOLLOW US ON SOCIAL MEDIA

Simply Like us on Facebook® at @CoosaPinesFederalCU
and follow us on Instagram® @cpfcuyoubelong



2024 HOLIDAY CLOSINGS

Thur, Jul 4th - Independence Day
Mon, Sep 2nd - Labor Day
Mon, Oct 14th - Columbus Day

Mon, Nov 11th - Veterans' Day
Thu, Nov 28th - Thanksgiving Day
Wed, Dec 25th - Christmas Day