



# THANK YOU BEST OF 2026

The 2026 Winners have been Announced! We are truly grateful for the recognition we received in both the Coosa Valley and Shelby County. Best of the Best!



## BEST OF THE COOSA VALLEY

- Best Credit Union
- Best Auto Loan Provider
- Best Mortgage Lender
- Best Financial Planning Group
- Best Customer Service
- Best Place to Work
- Best Hospitality
- Best Bank Teller - Selina Taylor (Sylacauga Branch)



## BEST OF SHELBY COUNTY

- Best Credit Union
- Best Financial Advising Group
- Best Mortgage Group - (2<sup>nd</sup> Runner Up)

**COMMUNITY BASED. MEMBER OWNED.**

Build Your Savings, Build Your Future.  
Borrow Smarter with Low-Interest Loans.

# Childersburg: Coosa Pines Paper Mill Closure

The recent closure of the Domtar Coosa Pines Alabama Mill has affected many in our area. On behalf of everyone at Coosa Pines Federal Credit Union, we want you to know that our thoughts are with you and your family during this difficult time.

We understand that unexpected changes like this can create uncertainty and financial stress. As your credit union, we are committed to supporting our members not only in good times, but also during challenging seasons.

If there is anything we can do to assist you during this transition, please do not hesitate to contact us. We may be able to help with payment deferrals, emergency or personal loans, financial counseling, or other solutions tailored to your individual needs.

Our team is here to listen and help however we can.

Please contact us at: [cpfcu@coosapinesfcu.org](mailto:cpfcu@coosapinesfcu.org), 256-378-5559

Thank you for allowing Coosa Pines Federal Credit Union to serve you and your family. We remain committed to supporting our members and our community.

Sincerely,



Don Carden, Chief Executive Officer  
Coosa Pines Federal Credit Union

## Projected Dividend Rates - Effective July 1, 2026

Deposit Account	Dividend Rate	Annual Percentage Yield* (APY)
Regular Shares/ Savings	0.55%	0.55% Compounded Quarterly
IRA Share Accounts	1.98%	2.00% Compounded Quarterly
Regular Checking Accounts	0.10%	0.10% Compounded Quarterly
Money Market Accounts All Tiers	2.96%	3.00% Compounded Quarterly

\*APY = Annual Percentage Yield. RATES SUBJECT TO CHANGE WITHOUT NOTICE. CONTACT CREDIT UNION TO VERIFY CURRENT RATES AND YIELDS. For regular share, IRA, and Checking accounts, dividends are declared at the end of each quarter, calculated on the average daily balance, paid and compounded quarterly. Fees assessed to the accounts can reduce earnings. The Share account's minimum balance (par value) is \$5.00, which is the minimum balance required to earn stated APY. IRA accounts have a minimum balance of \$100.00, which is the minimum balance required to earn stated APY. For money market accounts, dividends are declared on the first of each month, calculated based on the average daily balance, and paid monthly. Money Market Accounts require a \$2,500.00 minimum opening deposit. The account will remain open with as little as \$5.00 on deposit. Fees assessed to the account can reduce earnings.



### Elder financial abuse is more common than many people realize, and it's often happening quietly.

Across the country, financial institutions have reported over 180,000 suspicious cases involving older adults, totaling more than \$6 billion in potential or actual losses.\*

What makes this even more concerning is how these situations unfold. Many cases don't happen all at once. They build over time, sometimes over months, before being detected. In many cases, the person responsible is someone the victim knows and trusts.

That's why one simple idea can make such a difference:

### PAUSE. ASK. PROTECT.

**PAUSE** - If something feels urgent or unusual, take a moment. Pressure is one of the most common tactics used in financial exploitation.

**ASK** - If something feels off, talk it through with someone you trust or your credit union. A quick conversation can prevent a costly mistake.

**PROTECT** - Never share personal or financial information unless you're completely confident it's safe.

At Coosa Pines Federal Credit Union, we believe in protecting your financial well-being. It means helping you feel confident in every financial decision you make.

If something doesn't feel right, trust that instinct and reach out. We're here to help you protect what matters most.

\*Source: Consumer Financial Protection Bureau, Suspicious Activity Reports on Elder Financial Exploitation: Issues and Trends



## FREE STUDENT ACCOUNTS

**STUDENTS\*** from preschool through college can join Coosa Pines FCU for FREE!

### Student accounts include:

- No monthly fee checking
- Online banking
- Smartphone Apps

We also offer rewards for good grades: \$2 for each A and \$1 for each B every grading period.\*\*

# Announcing the 2026 Coosa Pines FCU Scholarship Winners!

Coosa Pines Federal Credit Union strongly believes in supporting the communities we serve, especially the next generation. Each year, the credit union awards sixteen \$1,000 academic scholarships to graduating seniors who are members of Coosa Pines FCU and exemplify the credit union philosophy of "People Helping People." These students demonstrate that commitment through academic achievement, participation in extracurricular activities, and dedicated service to their communities. Their character, leadership, and integrity are further reflected in recommendations from teachers, coaches, and mentors. This year, our Scholarship Committee recommended, and the Board of Directors approved, an expanded scholarship program totaling \$50,000. As a result, fifty students representing seventeen different schools were awarded a \$1,000 Coosa Pines Federal Credit Union Academic Scholarship to support their continued education. Included in this year's awards is \$5,000 in scholarship funding provided in memory of Paul Gaither, honoring his legacy and commitment to education and community service.



**ABBY HAYES**  
VINCENT H.S.  
U. OF NORTH ALABAMA  
MUSIC EDUCATION



**ABIGAIL CHAVIERS**  
COOSA VALLEY ACADEMY  
AUBURN OR U. OF SOUTH AL  
NURSING



**ABIGAIL HURT**  
CHILDERSBURG H.S.  
U. OF MOBILE  
PRE-HEALTH



**ADELYNN SMITH**  
SHELBY COUNTY H.S.  
THE U. OF ALABAMA  
ACCT. / PRE-DENTAL TRACK



**AIDEN BLAIR**  
FAYETTEVILLE H.S.  
CENTRAL ALABAMA C.C.  
EDUCATION / HISTORY



**ALEXIS RUDOLPH**  
VESTAVIA HILLS H.S.  
AUBURN U.  
NURSING



**ALLIE HILLMAN**  
CHELSEA H.S.  
AUBURN U.  
NURSING



**ANDERSON SHAW**  
SYLACAUGA H.S.  
THE U. OF ALABAMA  
MECHANICAL ENGINEERING



**ANDREW WEAVER**  
COOSA VALLEY ACADEMY  
TROY U.  
SURVEYING & GEOMATIC SCI.



**ANIKA BEGUR**  
HOOVER H.S.  
GA INSTITUTE OF TECHNOLOGY  
ECONOMICS



**APRIL GARDNER**  
SYLACAUGA H.S.  
CENTRAL ALABAMA C.C.  
COSMOTOLOGY



**BRANDON CALHOUN**  
CHILDERSBURG H.S.  
U. OF SOUTH ALABAMA  
MECHANICAL ENGINEERING



**BROOKLYN DIAL**  
SYLACAUGA H.S.  
JEFFERSON STATE C.C.  
RADIOLOGY TECH.



**CALEIGH PEARSON**  
CHILDERSBURG H.S.  
UAB  
NURSING



**CARLEIGH RIVERS**  
SYLACAUGA H.S.  
AUBURN U. OR MS STATE  
ANIMAL SCIENCE/ PRE-VET



**CAYLEAH VICK**  
SYLACAUGA H.S.  
AUBURN U.  
BIOMED SCIENCES/ PRE-MED



**CLARISSA MCADAMS**  
CHILDERSBURG H.S.  
STILLMAN COLLEGE  
MARKETING/GRAPHIC DESIGN



**EMMA BROWN**  
VINCENT H.S.  
UNIVERSITY OF NORTH AL  
NURSING



**EMMA JONES**  
COOSA CENTRAL H.S.  
CENTRAL ALABAMA C.C.  
NURSING



**HANNAH GARRETT**  
WINTERBORO H.S.  
JACKSONVILLE STATE U.  
BUSINESS MARKETING



**HENLEY JENNINGS**  
COOSA CENTRAL H.S.  
THE U. OF ALABAMA  
ELEMENTARY EDUCATION



**HENLIE GUY**  
SYLACAUGA H.S.  
THE U. OF ALABAMA  
FASHION DESIGN/ MARKETING



**JACKSON CARTER**  
SYLACAUGA H.S.  
SOUTHERN UNION STATE C.C.  
CIVIL ENGINEERING



**JADA AYALA**  
VINCENT H.S.  
JEFFERSON STATE C.C.  
PSYCHOLOGY



**JOHN PATRICK ANDERSON**  
PELHAM H.S.  
THE U. OF ALABAMA  
BUSINESS



**JOSHUA STOREY**  
TALLADEGA H.S.  
TENNESSEE VALLEY PREP C.C.  
SPORTS MANAGEMENT



**KACEY HOUSE**  
SYLACAUGA H.S.  
U. OF WEST GEORGIA  
MARKETING



**KENNEDY MANESS**  
FAYETTEVILLE H.S.  
AUBURN U.  
ENGINEERING



**KENNEDY MORRIS**  
FAYETTEVILLE H.S.  
U. OF WEST ALABAMA  
ELEMENTARY EDUCATION



**KIAN SMITH**  
PELL CITY H.S.  
JACKSONVILLE STATE U.  
APPLIED ENGINEERING



**KINSEN THREATT**  
SYLACAUGA H.S.  
ALABAMA STATE U.  
UNDECIDED



**LANDON THOMAS**  
FAYETTEVILLE H.S.  
BELHAVEN U.  
EXERCISE SCIENCE



**LAWSON WILLIAMSON**  
CHELSEA H.S.  
U. OF SOUTH ALABAMA  
RADIOLOGY



**LUCY OLIVIA TEREEN PLYER**  
COOSA VALLEY ACADEMY  
UAB  
MEDICAL LABORATORY TECH.



**M. GRACE JACKSON**  
BB COMER H.S.  
TROY U.  
PSYCHOLOGY



**MADISON BROOKS**  
CHILDERSBURG H.S.  
AUBURN U. OF MONTGOMERY  
ACCOUNTING



**MAGGIE WATKINS**  
SYLACAUGA H.S.  
THE U. OF ALABAMA  
ACCOUNTING



**MARLEY BOWDEN**  
N SHELBY CHRISTIAN ACADEMY  
THE U. OF ALASKA  
WILDLIFE BIO & CONSERVATION



**MIA DENNIS**  
SYLACAUGA H.S.  
CENTRAL ALABAMA C.C.  
KINESIOLOGY



**NATHAN EPPERSON**  
FAYETTEVILLE H.S.  
CENTRAL ALABAMA C.C.  
NURSING



**NICHOLAS SMITH**  
SYLACAUGA H.S.  
AUBURN U.  
CHEMICAL ENGINEERING



**OWEN DARDEN**  
FAYETTEVILLE H.S.  
CENTRAL ALABAMA C.C.  
WELDING



**REBECCA WALLS**  
BB COMER H.S.  
U. OF MOBILE  
PSYCHOLOGY



**REYNA MUNOZ**  
CHILDERSBURG H.S.  
JACKSONVILLE STATE U.  
PSYCHOLOGY



**SADIE REEVES**  
SYLACAUGA H.S.  
AUBURN U.  
EXPLORATORY PROGRAM



**SENECA SHEALEY**  
CHILDERSBURG H.S.  
JACKSONVILLE STATE U.  
GRAPHIC DESIGN/ SPORTS  
JOURNALISM



**SILAS OSBOURN**  
CHELSEA H.S.  
MISSISSIPPI GULF COAST C.C.  
BUSINESS MANAGEMENT



**TAYLOR PILKINGTON**  
CHILDERSBURG H.S.  
CENTRAL ALABAMA C.C.  
NURSING



**TYLER POPE**  
CHILDERSBURG H.S.  
JACKSON STATE C.C.  
BUSINESS



**ZOË ZEDAKER**  
LINCOLN H.S.  
THE U. OF ALABAMA  
BIOLOGY

*Congratulations to all our scholarship recipients. We are proud of your accomplishments and wish you continued success as you begin this exciting new chapter.*



**MAKE MORE MEMORIES THIS SUMMER WITH...**

# Skip-A-Payment

**SKIP YOUR JUNE, JULY OR AUGUST LOAN PAYMENT(S)!**

**Summer Skip a payment is back!** Skip a payment\* on your loan(s) in the month of June, July, or August 2026. Use your money how you want this summer: take that long overdue vacation, finally make home repairs, or start remodeling projects. Check your mailbox for your personalized Skip-A-Payment form, download a form online, or stop by your local branch. If you have questions, please give us a call at **1-800-237-9789** or visit us online 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 also note that there is a \$40 processing fee for EACH loan payment skipped.

\*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.

## Please Welcome our 2026 Summer Interns!

We are proud to host a summer internship program each year. It's a great way to introduce the next generation of young leaders to the credit union movement. This year, we have an exceptional group of bright young minds on the CPFCU Team.



**ALLISION TERRELL**  
CHILDERSBURG BRANCH



**DREW RAINEY**  
VINCENT BRANCH



**EVAN SWAIN**  
SYLACAUGA BRANCH



**MADISON MCGOWAN**  
CHELSEA BRANCH



**MARY ELISE MINTON**  
PELL CITY BRANCH

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@coosa.pines.fcu



CoosaPinesFCU

## 2026 HOLIDAY CLOSINGS

Fri, Jul 3rd - Independence Day Observed  
Mon, Sep 7th - Labor Day  
Mon, Oct 12th - Columbus Day

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