

Santa was good to us this year!

over **\$500,000**



In a Bonus Dividend & Loan Interest Refund was granted to Coosa Pines FCU members in time for Thanksgiving!

The dividend and refund are in addition to member benefits enjoyed throughout the year.

**Interest rebate and bonus dividend based on 2024 results and outlook for 2025. Therefore, any future interest rebate and bonus dividend is never a guarantee. Certain exclusions apply.*



WOW, What a Year!

Your credit union had an outstanding year in 2024, winning eight categories in the Best of the Coosa Valley Awards, including Auto Loan Provider, Customer Service, Auto Loans, Mortgage Provider, and more. The League of Southeastern Credit Unions named us Alabama's Credit Union of the Year for institutions with assets between \$100 and \$500 million. Additionally, our President/CEO, Don Carden, received the 2024 Credit Union Times Luminary Award for Executive Leadership and Community Impact, along with the Luminary of the Year award for Community Impact.

WATCH FOR YOUR NEW CPFCU WEBSITE COMING SOON!



THE Giving Tree

Including the credit union matching funds for cash and gift donations, over \$10,000 was raised to grant the Christmas wishes of local foster children and children in need. Merry Christmas and thank you once again for your generosity!



#SEASONOFGRATITUDE

During the holidays, we all think of what makes us grateful, and at Coosa Pines FCU, our members top the list! Thank you for all you have given us!

Coosa Pines Federal Credit Union is the best! - Suzanne S.

They are always so kind and helpful! - Rhonda G.

Coosa Pines is awesome! Always great service! - Charlotte H.

CPFCU rocks! - Tammy A.

Everyone at CPFCU treats us like family! - Vanessa W.

Thank you for being the best around! - Tracy E.

Been a proud CPFCU member for over 60 years! - Helen R.

We are not just a number. They make us feel like family and take care of all our banking needs! - Brandon G.

SCHOLARSHIP PROGRAM

Graduating high school seniors, it is time for our annual scholarship program! Coosa Pines FCU will award sixteen (16) \$1,000 scholarships to graduating seniors who have excelled in the classroom as well as within the community. To be considered for a scholarship, students must:

- Become a Coosa Pines FCU member,
- Submit a scholarship application,
- Two letters of recommendation,
- And a completed essay.
- Also, request an official transcript be mailed to Coosa Pines FCU.

Scholarship applications are available online at www.CoosaPinesFCU.org/Resources and Online Forms & Applications.

All application documents should be mailed to :
Coosa Pines Federal Credit Union
Attn: Scholarship Selection Committee
33710 US HWY 280, Childersburg, AL 35044



WIN TAX SEASON!



Exclusive Discounts on Tax Prep.

And get a chance to win \$10,000.



Coosa Pines FCU members can save 20% on TurboTax®, whether you file yourself or have an expert file for you. Or save up to \$25 on in-office tax prep services from H&R Block and get your taxes done by professionals. Plus, enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes. Scan the QR code to start today and save!



H&R BLOCK

SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE



FREE Student Accounts

For a limited time, students from preschool through college can join Coosa Pines FCU for free. Join online or in person.

- Annual Scholarships
- Report Card Rewards
- No-Monthly Fee Checking
- Online Banking Suite
- Smart Device Apps
- Free Credit Monitoring
- Zelle® PTP Payments
- Cross-Account & Cross-Institution Transfers
- Over 5,000 Shared Branches*
- And Many More Free Benefits!

Membership Open to Talladega, Coosa, Clay, Shelby, St. Clair, and Jefferson Counties. Find Our Apps in Apple® App Store and Google® Play. *Member Co-Op Shared Branch Network™



ALM | CREDIT UNION TIMES
LUMINARIES AWARDS 2024

Coosa Pines FCU President/CEO Don Carden Lighting the Way in Leadership, Community Impact



The annual Luminaries Awards by the CU Times are for credit unions and credit union professionals who have excelled in promoting the 'people helping people' philosophy in growing their credit unions, connecting with their communities, and bringing new technological achievements for members. Each day, credit unions make a tremendous difference in their members' lives as they provide a safe place to save and borrow at reasonable rates. The Luminaries recognize the boldest and most creative individuals and organizations who put their members' best interests forward and have the most significant impact on their communities.

Out of more than 200 entries in 24 categories, Coosa Pines Federal Credit Union President/CEO Don Carden was chosen as a Luminary Award Winner in both Executive Leadership and Community Impact. Only one entry per category can win Luminary of the Year. Carden was selected as the 2024 Luminary of the Year for Community Impact by an individual (CU size \$1 billion and below). CU Times Editor-in-Chief Michael Ogden said, "These Luminaries stand out for their outstanding abilities to deliver change, meet the needs of members, and introduce innovation to the credit union industry."

When Don became CEO in 2012, his leadership brought a renewed focus on community service, aligning with the credit union's slogan, "Strength. Commitment. Community." Under Don's guidance, the credit union has received multiple awards for its commitment to the communities it serves, indicating his impactful guidance.

Don sees this recognition as a validation of the credit union's efforts, affirming its positive impact on the quality of life for its members and neighbors. "Behind every successful credit union is a dedicated team," Mr. Carden said recently. "Our employees have done more than process transactions. They have shared stories, listened to dreams, and celebrated milestones with members. Their hard work and genuine love for their communities have left an indelible mark."

2025 BOARD NOMINEES



Wayne Hall - I grew up in Montgomery County, Alabama, and attended college at Troy University and graduate school at the University of Alabama. I have a B.S. in Accounting and Business Administration and an M.A. in Management and Human Resources. I worked in various management and human resources positions for Kimberly-Clark and Bowater for 28 years and was the Talladega County Administrator for seven years. I lost my wife of 46 years, Delores, to cancer four years ago. We have two children and five grandchildren. I have been a member of CPFCU for more than 45 years, have served on the Supervisory Committee, and currently serve as a Director. I care about our employees and the members we serve and have a strong interest in the continued success of our credit union.

Gene Welch - Married to Kathy with sons Gene Jr. and Bryan, I am retired from the Coosa Pines paper mill with 34 years of service. I coached Babe Ruth baseball and youth basketball for 15 years. I've served on the Credit Union board for 24 years, the past 22 as Chairman. During this time, branches were added in Sylacauga, Pell City, Chelsea, and Vincent. The Board of Directors and staff work well together to move the credit union forward and improve every aspect of services to our members, including current online and telephone technology. Our goal is to provide excellent service and products so that we earn your business every day. Thank you for the opportunity to continue using my experience as a Director to help Coosa Pines grow and prosper.

The Nominating Committee has placed the names above in nomination for three-year terms. In accordance with our election procedures and bylaws, there will be no nominations from the floor. Individuals may submit a petition for nomination, signed by one percent of the membership with a minimum of 20 and a maximum of 500 to the Credit Union Secretary at the following address on or before Friday, February 14, 2025.

Nominating Committee
P.O. Box 432
Childersburg, AL 35044

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and follow us on Instagram® @cpfcuyoubelong



2025 HOLIDAY CLOSINGS

Wed, Jan 1st - New Year's Day
Mon, Jan 20th - Martin Luther King Jr. Day
Mon, Feb 17th - Presidents' Day

Mon, May 26th - Memorial Day
Fri, Jul 4th - Independence Day
Mon, Sep 1st - Labor Day
Mon, Oct 13th - Columbus Day

Tue, Nov 11th - Veterans' Day
Thu, Nov 27th - Thanksgiving Day
Thu, Dec 25th - Christmas Day



Excess Insurance Coverage provided by



Additional insurance on member share (deposit) accounts of up to \$100,000 is provided by Excess Share Insurance Corporation, a licensed insurance company.



www.coosapinesfcu.org

EXPRESS LINE
1-800-794-5693

01061-NEWS-1224