



## **New Year, New You: Start 2026 on Strong Financial Footing with Coosa Pines Federal Credit Union**

A new year brings a fresh start - and there's no better time to take control of your financial future. Whether your goals include building savings, paying down debt, improving your credit, or preparing for major life changes, Coosa Pines Federal Credit Union is here to help you make 2026 your best financial year yet.

At Coosa Pines, we believe that managing your money shouldn't be overwhelming. With the right tools, guidance, and support, anyone can create healthier financial habits and feel more confident about the road ahead. That's why we offer a range of products and services designed to meet you where you are and help you grow.

### **Build Your Savings, Build Your Future**

A strong savings plan is the foundation of financial wellness. Whether you're starting small or expanding your long-term goals, we offer savings options that fit every stage of life. From regular savings accounts to certificates and special-purpose savings tools, we can help you set aside money consistently and watch it grow.

### **Borrow Smarter with Low-Interest Loans**

If one of your New Year goals is to consolidate debt, replace a vehicle, or tackle a big project, our low-interest loan options can make those goals more affordable. We're committed to helping members borrow responsibly and confidently—with straightforward terms and no hidden surprises.

Let's make 2026 your year! No matter what your financial goals look like, Coosa Pines Federal Credit Union has the tools to help you succeed. Let this be the year you take charge, make progress, and build the financial future you deserve. We're here to support you every step of the way.

**New Year, New You - Powered by Coosa Pines FCU.**



# Do This, Not That:

## Plan Your 2026 Finances with Ease

According to a recent WalletHub survey, nearly 3 in 4 people say their financial situation impacts their mental well-being, and 69% of Americans feel insecure about their finances. It is no wonder so many of us are tired of traditional “new year, new budget” advice. Financial wellness does not have to mean strict spreadsheets. It is about taking small, actionable steps to feel more in control.

**Do This: Review your spending patterns**

**Not That: Start with a strict budget**

Take a week to observe how you actually spend. Look at your credit union statements and credit card bills to spot patterns. Are subscriptions you no longer use still draining your account? Are grocery runs adding up to more than you realize? When you understand where your money is really going, you can make small, realistic adjustments – like shopping for generic brands or switching streaming services seasonally. Real progress beats rigid plans every time.

**Do This: Automate what you can**

**Not That: Rely on willpower to save**

If you have ever meant to transfer money into savings but forgot (again), automation can save you from yourself. Schedule automatic transfers to savings on payday, set up direct deposit to savings, or set up autopay for bills to avoid late fees. This trick works because it removes temptation and decision fatigue – two major barriers to saving consistently. Even a small automatic transfer adds up over time. Think of it as paying your future self-first.

**Do This: Build an emergency cushion**

**Not That: Wait until you can save “enough”**

A full emergency fund (three to six months of expenses) sounds great on paper and can feel impossible when money is tight. Start smaller. Even \$20 a week builds momentum. Keep it in an easy-access account, separate from other money, so it does not get mixed with daily spending. This cushion helps protect you from unexpected costs – a car repair, a surprise bill, or even a missed paycheck – and gives you confidence that you can handle what comes your way.

**Do This: Plan for joy – not just bills**

**Not That: Treat fun as “extra” or “unnecessary”**

Your budget should not just be about survival. Planning ahead for things that bring you joy, like a family outing, a weekend getaway, or even a nice meal out, keeps your financial plan sustainable. When you budget for joy and happiness, you are less likely to fall into guilt spending or burnout later.

**Do This: Check your credit and debt picture**

**Not That: Avoid it because it feels stressful**

It is tempting to look away from debt; however, facing it head-on is the first step to taking control. Pull your free credit report at AnnualCreditReport.com and review all your balances, interest rates, and due dates. Focus on paying off the smallest balance first (the “snowball” method) to build momentum or tackle the highest-interest debt first (the “avalanche” method) to save money over time.

**Do This: Seek trusted support**

**Not That: Navigate your finances alone**

You do not have to have every answer to feel financially confident. Coosa Pines Federal Credit Union offers budgeting tools, workshops, or savings programs to help you get started. If you are dealing with debt, we have partnered with Greenpath Financial Wellness to offer free financial counseling and a proven Debt management program designed to lower interest rates, reduce payments, and reduce your stress in the coming year.

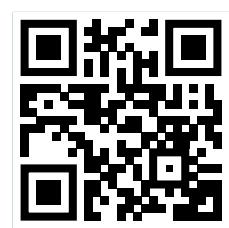


## Join our GreenPath Financial Webinar!

### SETTING AND REACHING FINANCIAL GOALS IN 2026

January 21, 2026 @ 3:00 pm – 4:00 pm EST

Setting financial goals is one thing, reaching them is another – especially when “life happens!” Join us for a workshop to learn how to be sure the financial goals you are setting are realistic and achievable, how to be prepared for what may attempt to derail your progress, and strategies to keep you moving forward. Can’t make the webinar time? No worries! Register anyway, and we’ll send you the recorded webinar. Scan the qr code register.



# Traditional vs. Roth IRAs: What's New for 2026?

Coosa Pines Federal Credit Union wants to help you make the most of your retirement savings and we offer IRA accounts to do just that. For 2026, the IRS has increased IRA contribution limits, giving members more room to plan for a strong financial future.

## What's the Difference Between a Traditional and Roth Individual Retirement Account?

Deciding between pre-tax and Roth contributions to your retirement plan depends on factors like your current income, expected retirement income, and future tax rate outlook. Both offer valuable retirement savings opportunities but differ in tax treatment.

**TRADITIONAL PRE-TAX IRA:** A pre-tax contribution, often referred to as a traditional deferral, allows you to contribute money directly from your paycheck before taxes are deducted. With pre-tax contributions, you can lower your taxable income now, which may place you in a lower tax bracket and reduce your current tax bill. However, when you start withdrawing funds from your pre-tax contributions after age 59½ in retirement, those distributions will be taxed as ordinary income. This option can be particularly advantageous if you expect to be in a lower tax bracket during retirement than your current tax bracket. In this case, you would pay less tax on your retirement withdrawals than you saved on your contributions. **SUMMARY:** Contributions made before taxes are withheld/ Withdrawals taxed as income in retirement.

**ROTH IRA:** On the other hand, Roth contributions take a different approach. Contributions are made with after-tax dollars, meaning you pay taxes on your income now, but withdrawals after age 59½ are tax- and penalty-free\*, assuming you meet certain conditions. Roth contributions significantly benefit those who anticipate being in a higher tax bracket in retirement or those expecting tax rates to rise in the future—effectively locking in your current tax rate on contributions made today. The Roth contributions may benefit younger workers who expect their income (and possibly tax rates) to increase over time or those who prefer the certainty of tax-free income in retirement. **SUMMARY:** Contributions made after taxes are withheld / Withdrawals are tax-free (if conditions are met.)\*

\*Certain conditions must be met to withdraw contributions and earnings tax- and penalty-free—for example, you must be at least 59½ years old, and it has been at least five years since the first Roth contribution, or you are disabled.

## 2026 IRA Contribution Limits

Beginning with the 2026 tax year, members can save more:

- Annual contribution limit: up to \$7,500
- Catch-up contribution (age 50+): \$1,100
- Total allowed age 50+: up to \$8,600

These limits apply to your combined Traditional + Roth IRA contributions.



## ANNOUNCING OUR 2026 SCHOLARSHIP PROGRAM!

Attention high school seniors, if you are planning to continue your education after graduation, then you should consider applying for a Coosa Pines Federal Credit Union Scholarship. We will be awarding 16 (\$1,000) scholarships to graduating seniors that have not only excelled in the classroom, but in their communities as well. To be considered for a scholarship, students must:

- Be a member of Coosa Pines Federal Credit Union
- Submit a scholarship application along with two letters of recommendation and a short essay
- Submit an official high school transcript and official ACT/ SAT score reports

Scholarship Applications are available online at: [www.coosapinesfcu.org](http://www.coosapinesfcu.org)

All documents should be mailed or delivered to:  
Coosa Pines Federal Credit Union  
Attn: Scholarship Selection Committee  
33710 Childersburg, AL 35044

The deadline to submit your application is Friday, April 3, 2026.



## Exclusive Discounts on Tax Prep.

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



**Tax Season is Just Around the Corner** - As a Coosa Pines Credit Union member, you can save big with exclusive discounts on tax prep - plus, save even more with early-season pricing when you file by February 28th. Take a few minutes now to lock in your discount, right from your phone by scanning the QR code above. Plus, you can enter for a chance to win \$10,000 in the Tax Time Sweepstakes from Love My Credit Union Rewards. **H&R Block new users SAVE \$25 and returning customers SAVE \$10:** File in-person, drop off or virtually at your local office. Get your code and present it to your tax pro to lock in your discount. **SAVE 20% for new and returning TurboTax users:** Online tax prep, with expert help if you need it! **Scan the QR code to get discount or visit [www.coosapinesfcu.org](http://www.coosapinesfcu.org).**



**All Members are Invited to  
Coosa Pines Federal Credit Union's**

# **2026 ANNUAL MEETING**

**Monday, March 30, 2026 at 6:30pm  
Limbaugh Community Center in Childersburg.**

## **2026 BOARD OF DIRECTOR NOMINEES**



**Joe Allen** - Joe and his wife Tracey have been members of Coosa Pines Federal Credit Union for 17 years, Joe has served both on the Supervisory Committee and the Board of Directors. Joe, originally from Childersburg, is a 1996 graduate of Auburn University at Montgomery. He and Tracy have two daughters, Emily and Abby, and two grandsons, Leo and Myles. Joe is the owner of The Print Shop Inc. in Childersburg and is very involved in area communities. Joe believes in the credit union philosophy of "people helping people". He would like to see the Credit Union continue to serve our communities and provide sound financial opportunities for our members by continuing his service as a responsible board member.

**Peggy Berryman** - Peggy has been a member of Coosa Pines FCU for 57 years. She was married to Ray Berryman, who passed away in 2009. Peggy has two children, Lonnie and Andi, six grandchildren and two great-grandchildren. She retired from Coosa Valley Medical Center and attends Grace Baptist Church in Childersburg. Peggy currently serves on the Board and as Chairman of the Supervisory Committee. She has served on the Supervisory committee for 26 years. As a member and chair of the Committee, Mrs. Berryman works to ensure that policies and procedures are being followed to ensure the safety of members' accounts. Peggy cares about the credit union and would be honored to continue her service on the Board as a representative for its members.

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 13, 2026.

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

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Simply Like us on Facebook® at @CoosaPinesFederalCU  
and follow us on Instagram® @cpfcu you belong



## **2026 HOLIDAY CLOSINGS**

Thu, Jan 1st - New Years Day  
Mon, Jan 19th - Martin Luther King, Jr. Day  
Mon, Feb 16th - President's Day

Mon, May 25th - Memorial Day  
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