

*Don't just love your car...*

# Love Your Loan!



**Get a GREAT RATE and CASH BACK\*\* when you Refinance your auto loan with Coosa Pines!**

## What's not to love?

*Not in love with your current auto loan?*

Did you know you can refinance your current auto loan from another financial institution with Coosa Pines? Right now, you can refinance at a rate as-low-as **5.90% APR!**\* With rates this low, you may even lower your monthly payment.

*Get Cash Back!*

Along with saving money every month, you'll get up to **\$200 CASH BACK\*\*** when you refinance with Coosa Pines!

*Not A Member?  
No Worries!*

Membership open to Clay, Coosa, Jefferson, Shelby, St. Clair, and Talladega Counties. Get access to mobile banking apps, great credit card rates and loans custom built for you!



**Refinance Today!**

**Visit [CoosaPinesFCU.org](https://CoosaPinesFCU.org) or call 256-378-5559**

FEDERALLY INSURED BY NCUA | ADDITIONAL INSURANCE THROUGH ESI | EQUAL HOUSING LENDER | NMLS ID: 464059

\*APR=Annual Percentage Rate. Membership required. A loan for 51 months at 5.90% APR will have an estimated monthly payment of \$22.22 per \$1,000 financed. Maximum rate 17.95%. Minimum approved amount \$5,000. \*\*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 loan to value of 110% NADA or MSRP. Down payment may be required. Your total monthly obligations, including your new vehicle 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 or you had a negative account balance with us.

# CONGRATULATIONS TO MACK LEE

## Newest Member of the Childersburg Hall of Fame



Mr. Mack Lee has been a Coosa Pines FCU member for 59 years and served on the Board of Directors and Supervisory Committee for 51 years. Mack has helped lead Coosa Pines through considerable growth and many changes. As volunteers, Mack and his wife, June, generously give their time and energy to promote CPFCU and the credit union movement. The Lees have always believed in helping others, and over the last 60 years, Mack has volunteered wherever there has been a need, serving the city of Childersburg in countless ways. Mr. Lee has helped shape Childersburg and continues to contribute to its future. As a Childersburg Hall of Fame recipient, Mr. Lee is recognized as one of the great leaders Childersburg residents have had the good fortune to follow.



## 2024 ANNUAL MEETING All Members Are Invited

The Coosa Pines FCU Annual Meeting will be held on Monday, March 25th, at the Limbaugh Community Center in Childersburg. A social half-hour will begin at 6:30 p.m., followed by a business meeting at 7:00. Broadcast Meteorologist and AP Award Winner Alex Puckett of CBS 42 in Birmingham will be our guest speaker. Members will receive goody bags and be eligible to win door prizes. We look forward to seeing you!

# IRS DE-STRESS

## 5 Tips for Last Minute Taxpayers



The tax deadline is looming! You have until April 15, 2024, to file federal income taxes. If you've already crossed this off your list, congratulations! And if you're in the company of 25% of Americans who wait until the last minute, don't panic. Here are five suggestions for filing in the final hour.

### 1. Get Organized

Save yourself time by gathering all applicable tax documentation beforehand, including receipts and interest statements. Some common forms include:

- W-2: Wage and Tax Statement
- W-4: Employee Withholding Certificate
- 1040: US Individual Income Tax Return (1040-SR: U.S. Tax Return for Seniors)
- 1099: Miscellaneous Income
- 1098: Mortgage Interest Statement (1098-T: Tuition Statement)

### 2. File Online

Opting to file a paper tax return can translate to weeks or even months of delays. Regardless of whether you're expecting a refund, e-filing is the best option for prompt processing. For those wanting to steer clear of online software fees, the IRS offers free filing, which nearly 100 million Americans opted for last year. (Note that some IRS Free File providers do charge a fee for state tax preparation.)

### 3. Double-Check Deductions

It's easy to overlook opportunities for tax deductions,



especially if you experienced major life transitions in 2023, such as purchasing a home or vehicle or starting a new job. Among the most overlooked tax deductions that can help you pocket more money are contributions to a Health Savings Account (HSA) and contributions to a traditional IRA. (Roth IRA contributions won't trim your tax bill but do allow you to max out the limits for retirement saving.)

#### 4. Avoid Common Errors

Before filing, ensure you've reviewed your personal information, such as your social security number, employer identification numbers, calculations, and signature/date, to ensure that your return has no last-minute mistakes. Minor errors can result in a rejected return and/or a delayed refund.

#### 5. Consider an Extension

If making it before midnight on the 15th is a hurdle, you can request an automatic tax filing extension. Filing this form gives you until October 15th to submit your tax return. If you're receiving a refund, there's no penalty for filing a late return, but if you owe tax, late payment by even one day can result in penalties and interest.

**Call 877-337-3399 or visit [GreenPath.com/CPFCU](https://GreenPath.com/CPFCU) for more financial information and resources.**

Please note that GreenPath Financial Wellness does not provide legal or tax advice; this information is only for general guidelines. Our partners at GreenPath Financial Wellness, a trusted national non-profit, shared this article.

## Deposit Anytime at **AUTOMATED TELLER MACHINES**



The Automated Teller Machines (ATMs) at the Coosa Pines Childersburg, Chelsea, Pell City, and Sylacauga locations accept deposits by cash or check in addition to allowing cash withdrawals.

**For questions, please call (256) 378-5559  
or toll free at 1-800-237-9789.  
Scan the QR code for details.**



## **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™



**WHY BANK WHEN YOU CAN BELONG?**

# Staying In Control of Your Cards Has **Never Been More Important**



Manage your family finances while protecting your card and yourself from fraud using CP CARDCOMMAND inside the Coosa Pines FCU app.

- Get alerts on transactions.
- Set your cards for security while traveling.
- Lock your cards, in an instant, for any reason.
- Block international usage.
- Control transactions by category (gas, restaurant, online, or mobile purchases, etc.).
- View each card's transaction history.
- Use your digital card.
- Get spending insights, and more!

## Take better control of your cards and your money:

1. Download the Coosa Pines FCU app.
2. Link all the Coosa Pines FCU debit and credit cards that you want to set controls and alerts for. \* The process is safe and secure, and your information will not be shared with anyone.
3. Set up one control and one alert for each card, to ensure that they are working in the way that you prefer.
4. Personalize your debit and credit card experience!

When it comes to protecting your money and yourself against fraud, you can never be too careful. That's why Coosa Pines FCU offers free CP CARDCOMMAND inside our app.

\*Cards must be on Coosa Pines Federal Credit Union accounts linked to your online banking. For help with linking accounts, please contact a Member Service Representative at (256) 378-5559 or 800-237-9789, Option 4. App store is a service mark of Apple Inc. Google Play is a trademark of Google Inc. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Copyright 2023 Coosa Pines Federal Credit Union. All rights reserved.



Scan code to download >

## FOLLOW US ON SOCIAL MEDIA

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



## 2024 HOLIDAY CLOSINGS

Mon, May 27th - Memorial Day  
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



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](http://www.coosapinesfcu.org)

**EXPRESS LINE**  
**1-800-794-5693**

01061-NEWS-0324