

October 2023

Newsletter



FREE FINANCE CLASSES
Book for your work, school, or group today!

HOLIDAY LOAN IS HERE
Fund your winter fun with FMCU!

Join us at the Finance EXPO!

Presentations By:

Alabama Securities Commission
Better Business Bureau
Fort McClellan Credit Union
JSU

Lunch provided!



FORT McCLELLAN
CREDIT UNION

FREE and Open to Everyone!

PRESENTS:

Annual Finance EXPO



Calhoun Co. Chamber
1330 Quintard Ave.
Anniston, AL 36201

Topics include:

- Budgeting
- Fraud
- Investing



October 17, 2023
10:00 AM - 2:00 PM

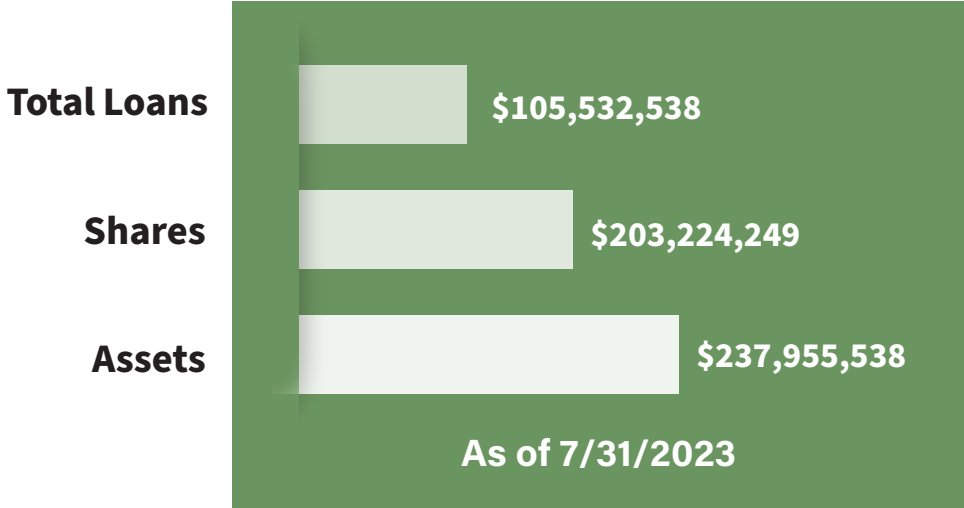


Register at: <https://tinyurl.com/ywvx4anw>

Holiday Closings

- COLUMBUS DAY | OCTOBER 9TH, 2023
- VETERANS DAY | NOVEMBER 10TH, 2023
- THANKSGIVING HOLIDAY | NOVEMBER 23RD - 24TH, 2023
- CHRISTMAS DAY | DECEMBER 25TH, 2023
- NEW YEAR'S DAY | JANUARY 1ST, 2024

Financial Notes



Cyber Security

October is Cyber Security Awareness month. FMCU would like to take this time to raise awareness about the importance of cybersecurity by providing some helpful tips that could reduce the risk of cybersecurity affecting you or someone in your household. For more information on cybersecurity, visit www.cisa.gov.

Tips:

- **Use strong passwords:** Strong passwords are critical to protecting data. Make sure your password is at least 15 characters, unique, and random. Never cycle the same password across multiple platforms.
- **Turn on multifactor authentication (MFA):** You need more than a password to protect your online accounts and enabling MFA makes you significantly less likely to get hacked. This is an extra step when trusted websites and applications ask you to confirm you are who you say.
- **Recognize & report phishing:** Phishing emails, texts, and calls are the #1 way data gets compromised. Be cautious of unsolicited emails, texts, or calls asking for personal information. Avoid sharing sensitive information or credentials over the phone or email unless necessary and don't click on links or open attachments sent from unknown sources. Verify the authenticity of requests by contacting the individual or organization through a trusted channel.
- **Update software:** Ensuring your software is up to date. This is the best way to make sure you have the latest security patches and updates on your devices.

Leadership

BOARD OF DIRECTORS



Chairman: Van Roberts | 1st Vice Chairman: Ken Joiner | 2nd Vice Chairman: Darrell Waldrup | Secretary & Treasurer: Susan Trammell | Director: Joseph Roberson



Director: Jeffery Leonard, Sr. | Director: Kim McCarson | Director: Kyle Medders | Director: Allen Skelton

ASSOCIATE DIRECTORS



Associate Director: Ann Rainey | Associate Director: Loida Carter

SUPERVISORY COMMITTEE



Chairwoman: Pamela Robertson | Member: Chris Bobo | Member: Michael McDermott



FMCU had some surprise visitors from Redbird Willow Farm!

2023 Events

With each event, we are given the opportunity to foster a community that supports financial well-being for all.

We look forward to seeing you at the next event!



Staff is LOVING our summer gear!

LIKE us on Facebook to stay up to date on our current events!



Bulls on the Lake Rodeo



AFGE Expo-Mixer



Institute Day for Jacksonville



Etowah Business EXPO



Salute to Industry



Rumble on the Loop Hooligan Harley



Lakeside Live Musicfest

Community

Member's of FMCU's Leadership Team attended the Advancing Women to the Top Conference in July.



Need budgeting advice for your work, school, or group?

Have no fear - Fort McClellan Credit Union is here!

From Budgeting 101 to Retirement and everything in between, we can help!

Call 256-237-2113 to learn more about our **FREE** Finance Classes.

Special thanks to Lakeside Hospice for having us at your Volunteer Luncheon!



'Tis the Season!

Member Name _____
Address _____
City State Zip _____

70 Years
FORT McCLELLAN CREDIT UNION

Winter SKIP-A-PAY!

Fort McClellan Credit Union would like to offer you another way to enjoy your winter to the fullest! Because you are a valued member of Fort McClellan Credit Union, we would like to PROVIDE you the option to Skip-A-Pay on your loan(s) in the month of November or December.

To skip your November or December payment, fill out the form below and mail it to 1010 Golden Springs Road, Anniston AL 36207 or bring it to your nearest branch location. If you have any questions, please call us at (256) 237-2113 or visit us on the web at www.fortmcclellancu.org.

Completed Skip-A-Pay forms should be received no later than your established November 2023 due date if you choose to skip November's payment. If you choose to skip December's payment, forms should be received no later than your established December 2023 due date. This Program is not available on all loans. Qualifying loans are listed below. Please note there is a \$35 processing fee for each loan payment skipped; you can select your payment method on the form below.

Fort McClellan Credit Union Skip-A-Pay Coupon*

Account # _____ Loan # _____
Yes, please sign me up for the Skip-A-Pay promotion for November or December 2023 from Fort McClellan Credit Union on the loan account listed below. I wish to pay the \$35.00 processing fee by:
 Enclosed Check (Payable to Fort McClellan Credit Union) Deduct from FMCU Savings
 Deduct from FMCU Checking
I wish to skip my payment for the month of: November 2023 December 2023

Borrower's Signature: _____ Date: _____
Co-Borrower's Signature: _____ Date: _____

70 Years
FORT McCLELLAN CREDIT UNION

'Tis the Season!

RATES AS LOW AS
8.25% APR*

UP TO
\$5,000
FOR 12 MONTHS!

Call (256) 237-2113 Today!

*APR = Annual percentage rate. Rates as low as 8.25%. Rate only available with automatic transfer and a Fort McClellan Credit Union share draft account or current rates will apply. The loan amount offered is up to \$5,000 for a 12-month term only. Sample monthly payment for a \$1,000 loan over 12-month term at 8.25% APR is \$87.10. Promotion valid 10/1/2023 to 12/31/2023 and subject to change without notice. All loans are subject to membership eligibility and credit approval. Promotion not valid for current FMCU loans. Federally insured by NCUA.

FMCU's Mission Statement:

Foster our community by supporting financial well-being for all.



Contact Us!

fortmcclellancu.org

(256) 237-2113

1(800) 642-1220