

2nd Quarter — 2024

# Newsletter

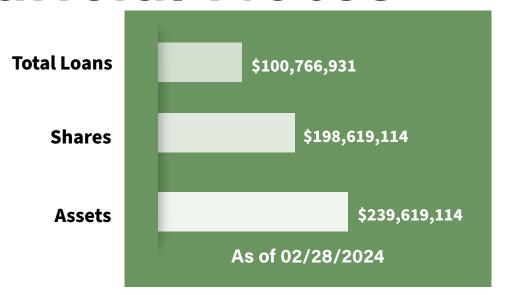


Please join us as we review 2023 and share our vision for 2024 and beyond.

# **Holiday Closings**

- MEMORIAL DAY | MAY 27, 2024
- JUNETEENTH | **JUNE 19, 2024**

# **Financial Notes**



# The Fact Act

**The Fair Credit Reporting Act (FACT ACT)** enhances the ability of consumers to combat identity theft, increases the accuracy of consumer reports, and allows consumers to exercise greater control regarding the type and amount of marketing solicitations they receive. This notice has been provided to you as required by Section 217 of the Fair and Accurate Transactions Act of 2003.

### Furnishing Negative information to Consumer Reporting Agencies.

We may provide/have provided information to the credit bureaus about an insolvency, delinquencies, late payments, or defaults on your account. Always ensure the minimum amount due is paid on time each month to prevent negative information being reported to the credit bureaus.

### Your financial well-being depends on maintaining a clean credit report.

A credit report provides insight on how financially responsible you are. Negative information could impact your credit score. Lower scores can result in higher interest rates, lower credit limits and possible denials.

### **BOARD OF DIRECTORS**



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# **FMCU Empowers Families Through** Financial Eduation at PreSchool Friends

As part of our commitment to financial well-being, Fort McClellan Credit Union collaborated with PreSchool Friends, an outreach ministry of Grace Episcopal Church, to conduct a comprehensive series of budgeting classes for parents.

PreSchool Friends is dedicated to equipping families of preschool children with the essential skills needed for school readiness. We were honored to be invited to contribute to this mission by providing valuable insights into budgeting over the course of four Mondays.

### Our interactive sessions delved into key aspects of budgeting:

- 1. Understanding Budgets: We started by exploring the fundamentals of a budget, emphasizing its role in financial planning and success.
- 2. Tracking Spending Habits: Participants were encouraged to track their spending for seven days, fostering awareness of their financial habits and identifying areas for improvement.
- 3. Building Healthy Spending Habits: Through open discussions, we tackled the nuances of individual spending habits and shared strategies to cultivate healthier financial choices.
- 4. Embracing Savings: A crucial aspect of financial well-being, we discussed practical ways to save money, including a hands-on activity of collecting change for seven days.
- 5. Essential Documents: The final session covered the importance of having essential documents in order, ensuring that participants were well-prepared for unforeseen circumstances.

Our partnership with PreSchool Friends allowed us to contribute to the development of financial literacy within our community and empowered families to make informed decisions and secure their financial future.

Pre-School Friends is a Pre-K for four-year-olds from low to moderate income families and is non-tuition to those families; parent's attendance in the Parent's Program acts as their tuition. Those with a four-year-old are welcome to participate by calling Katherine Smith of Pre-School Friends at 256-231-0344.

If you would like Fort McClellan Credit Union to present a financial course or series, please contact us at marketing@fortmcclellancu.org.

# Resources

## Free Online Financial Courses

FMCU's mission is to foster our community by supporting financial well-being for all. To support our mission, we have partnered with Banzai, an award-winning, interactive content platform that has taught millions of people real-world finance courses for free.

We are inviting our community to use these free online courses by visiting <a href="https://fortmcclellancu.org/">https://fortmcclellancu.org/</a> and clicking on "Financial Wellness", or scanning the QR Code with your mobile phone.



Learn with Us

## **Property for Sale**

Property for Sale listings can be found on our website at <a href="https://www.fortmcclellancu.org/property-for-sale/">https://www.fortmcclellancu.org/property-for-sale/</a>

Bids can be accepted by mail, email or online submission.

- · Email: bids@fortmcclellancu.org
- · Mail:

Fort McClellan Credit Union Attn: Property Bids 1010 Golden Springs Rd. Anniston, AL 36207

· Online submission at the link above

The printable Bid Form can be found at: <a href="https://www.fortmcclellancu.org/wp-content/uploads/2023/06/FMCU-Bid-Form.pdf">https://www.fortmcclellancu.org/wp-content/uploads/2023/06/FMCU-Bid-Form.pdf</a>

# PERSONAL LOANS | TAP-TO-PAY DEBIT CARDS HELOCS | CHECKING & SAVINGS ACCOUNTS

Supporting your next chapter.

Ask a representative today!



Loans and deposit accounts are subject to membership eligibility. Approval may be dependent on credit and underwriting factors. Terms and Conditions apply and are subject to change. Visit our website www.fortmcclellancu.org for more information or call us at (256) 237-2113 to speak with a representative today. Equal Housing Opportunity. Federally insured by NCUA.



## **FMCU's Mission Statement:**

To foster our community by supporting financial well-being for all.



## **Download our App**









# Contact Us! (256) 237-2113

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