FORT McCLELLAN CREDIT UNION

3rd Quarter — 2025

Newsletter

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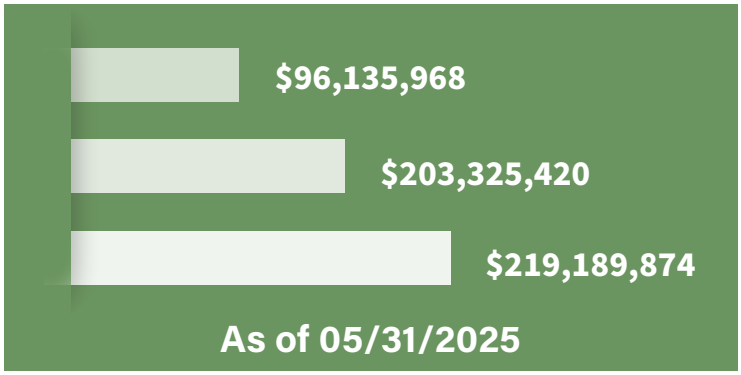


Holiday Closings

- INDEPENDENCE DAY | **JULY 4TH, 2025**
- LABOR DAY | **SEPTEMBER 1, 2025**



Financial Notes

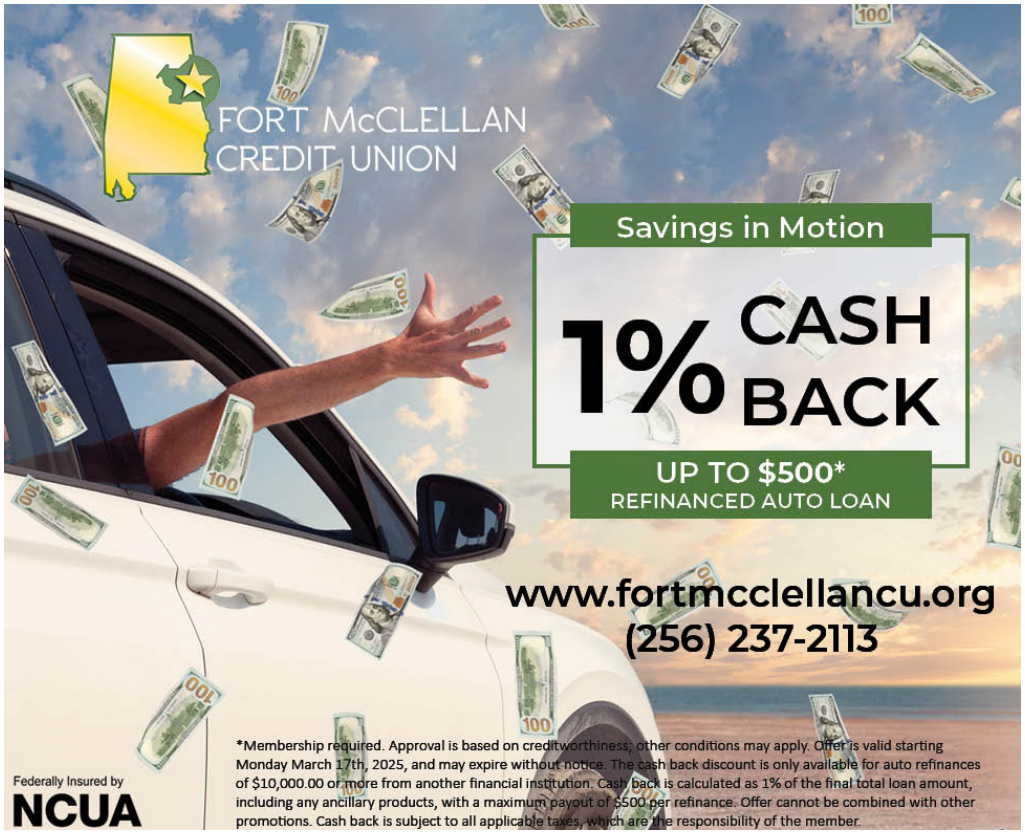


Funds Availability Disclosure

Notice of Change in FUNDS AVAILABILITY POLICY DISCLOSURE. Effective July 1, 2025, all references to $225.00 shall be amended to $275.00. All references to $5,525.00 shall be amended to $6,725.00. The first $275.00 from a deposit of other checks will be available on the first business day following the day of your deposit. The remaining funds will be available on the second business day following the day of your deposit. For example, if you deposit a check in the sum of $700.00 on a Monday, $275.00 of the deposit is available on Tuesday. The remaining $425.00 is available on Wednesday.

PRODUCT SPECIALS

AUTO REFI & CHECKING ACCOUNT





PIGGY BANK REWARDS

Looking for a fun and rewarding way to teach your kids about money? Our **Piggy Bank Rewards** are the perfect way for kids to start learning about finances. This account teaches the value of saving money.

With Piggy Bank Rewards, kids can earn up to $10 in matched savings—twice a year—just for making deposits into their youth savings account. That's up to $20 a year in bonus savings, simply for building smart financial habits early on.

Deposits made during the months of June and November will be matched up to $10 once per period. The matched funds are deposited into their savings account within two business days.

It's a great way to encourage consistent saving and help young Members see their money grow faster!

Who's eligible?
Piggy Bank Rewards are available to qualifying Members age 17 and under. A parent, grandparent, legal guardian, or other approved adult must be a joint account owner to open a Youth account.



Visit any FMCU branch to open an account today!

Membership required. Qualifying members age seventeen (17) and under are required to have a parent, grandparent, legal guardian, or other approved joint account owner to open a Minor (Primary) share account. Piggy Bank Rewards deposit match is limited to one match, during qualified promotional period, per social security number or other tax identification number. Qualifying members may be eligible for a deposit match (up to $10.00) one time during the months of June and November. Piggy Bank Rewards can only be redeemed in person at a branch during normal business hours. Piggy Bank Rewards will be deposited into the members' share savings account within two business days. The credit union will pay up to ten ($10) dollars per qualified promotional period. The maximum payout for each period will not exceed ten ($10) dollars, or twenty ($20) dollars per year. Other terms and conditions apply and are subject to change. For more information call and speak with a representative at 256-237-2113. Federally insured by NCUA.

AWARENESS

STOPPING GIFT CARD SCAMS

Gift cards are a popular and convenient way to give someone a present—but they should never be used as a form of payment. If someone asks you to pay them with a gift card, *it's a scam*. No exceptions.

Scammers often impersonate trusted organizations or individuals to trick you into buying gift cards and giving them the codes.

Here are some common scam scenarios to watch out for:

- The IRS Scam: Someone calls claiming you owe back taxes and must pay immediately with a gift card.
- Tech Support Scam: A caller says they're from tech support and need a gift card to fix your computer.
- Military Bail Scam: Someone pretends to be a service member needing a gift card to get out of jail or a tough situation.
- Arrest Threat Scam: You're told you'll be arrested unless you pay with a gift card.

What You Should Know:

- Gift cards are for gifts, not payments.
- No legitimate business or government agency will ever ask for payment via gift card.
- Once you give a scammer the code on the back of a gift card, your money is gone.

What To Do If You're Targeted

If you suspect a scam or have already been scammed, report it immediately at ReportFraud.ftc.gov. You can also learn more about how these scams work and how to protect yourself at ftc.gov/giftcards.

Let's spread the word and stop gift card scams in their tracks. Share this message with friends, family, and neighbors—especially those who may be more vulnerable to these types of fraud.



EVENTS & COMMUNITY



Anniston Health Fair



FMCU Annual Meeting



Pell City Hometown Block Party







United Way Day of Kindness



Noble St Branch ATM Day



Pell City Branch ATM Day



Anniston Heritage Festival

LEADERSHIP

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Allen Skelton



1st Vice Chairman
Ken Joiner



2nd Vice Chairwoman
Loida Carter



Secretary & Treasurer
Susan Trammell



Director
Van Roberts



Director
Jeffery Leonard, Sr.



Director
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Director
Ann Rainey



Director
Carol Davidson



Associate Director
Cotina Stroud

SUPERVISORY COMMITTEE



Chairman
Chris Bobo



Member
Zach Van Gieson

FORT McCLELLAN CREDIT UNION

FMCU's Mission Statement:

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



Download our App

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Contact Us!

www.fortmcclellancu.org
(256) 237-2113
1(800) 642-1220

Golden Springs | Anniston City | Roanoke | Jacksonville | Ohatchee | Pell City

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