FORT McCLELLAN CREDIT UNION

Newsletter

4th Quarter — 2025

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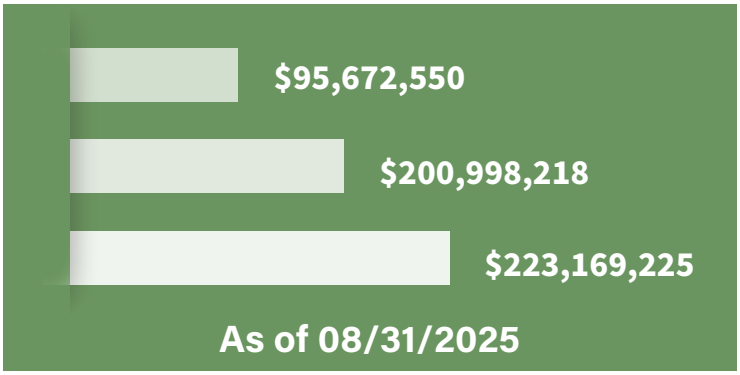
Holiday Closings

- COLUMBUS DAY | OCTOBER 13, 2025
- VETERAN'S DAY | NOVEMBER 11, 2025
- THANKSGIVING DAY | NOVEMBER 27, 2025
- DAY AFTER THANKSGIVING | NOVEMBER 28, 2025
- CHRISTMAS EVE - CLOSE AT 1 PM | DECEMBER 24, 2025
- CHRISTMAS DAY | DECEMBER 25, 2025
- DAY AFTER CHRISTMAS | DECEMBER 26, 2025
- NEW YEAR'S EVE - CLOSE AT 1 PM | DECEMBER 31, 2025
- NEW YEAR'S DAY | JANUARY 1, 2026





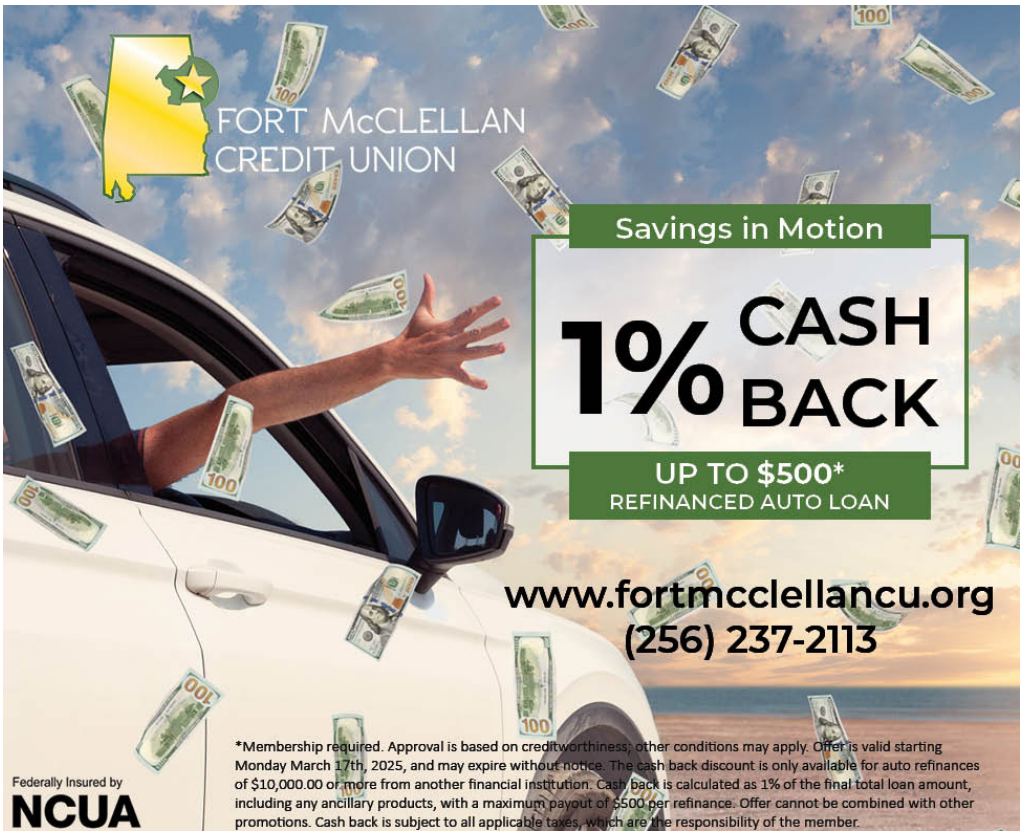
Financial Notes



PRODUCT SPECIALS

PERSONAL LOAN & AUTO REFINANCE





CLUB ACCOUNT WITHDRAWLS

Christmas Withdrawal Reminder

Don't forget, from November-December[1], you can make unlimited withdrawals from your Christmas Club Account to fund your holiday season. From family meals to holiday gatherings, FMCU wishes you a happy and festive season.



Don't have a Club Account?
Open an account with a $5 minimum deposit and watch your savings grow! Visit any of our six locations, or call (256) 237-2113 to open an account today.



- **Vacation Club Account**
  Designed to save for your next vacation getaway, a Vacation Club Account securely safeguards your funds until the perfect moment arrives. In June-July(1), your account will unlock the flexibility to make unlimited withdrawals, and jump-start your vacation adventure.

- **Emergency Fund**
  Be ready for the holiday season with a Christmas Club Account. Open with your initial deposit[2] and continue to set aside funds throughout the year in preparation for all your holiday expenses, from gifts and decorations, to travel and family meals.



- **Emergency Fund**
  The Emergency Fund is a strategic solution to help prepare you for unforeseen financial hurdles. From unexpected medical bills to car repairs, this account can serve as a vital safety net, reducing reliance on credit cards or high-interest loans.

  You can access your funds as needed twice annually without incurring any fees[1], providing you with flexibility. As you continue to save, watch your balance grow with dividends[3], building on your financial security for whatever life throws your way.

[1]Account withdrawal limitations apply, excess withdrawals subject to fee as disclosed in the Schedule of Fees and Charges at https://www.fortmcclellancu.org/schedule-of-fees/

[2]$5 minimum opening deposit as disclosed in the Truth-In-Savings disclosure.

[3]Minimum deposit to earn dividends is $100. APY-annual percentage yield may vary..

ESCHEATMENT NOTICE

Each year, Fort McClellan Credit Union is required by the State of Alabama to process escheatment by reporting and remitting abandoned property by October 31.



What is escheatment?
Escheatment is the process by which abandoned assets with a bank or other financial institution are turned over to the state.

Why does escheatment happen?
Assets are considered abandoned when businesses lose contact with the owner(s) after a defined period of time. After three (3) years, assets in the form of cash, stocks, bonds, insurance benefits, or valuables from safe deposit boxes become eligible for escheatment.

How does FMCU manage abandoned funds?
Funds must meet FMCU's definition of "inactive" after the following occurs:

- No activity has occurred on the account for three (3) years,
- a notification of inactivity is sent annually in April for three (3) years preceding escheatment,
- a letter is mailed to the address on file 60 days prior to escheatment,
- and no response is received from the owner prior to the October 31st reporting date.
- After assets become inactive by these standards, they are escheated on the annual date required by the State of Alabama.

How do I reclaim funds after escheatment?
After funds are remitted, they become the property of the State of Alabama.

You can search for funds through the Office of State Treasurer: Unclaimed Property Division at https://alabama.findyourunclaimedproperty.com/

Cyber Security Month

October is Cyber Security Awareness month, and an ideal time to highlight the importance of safeguarding your digital life. Here are some key tips to reduce the risk of cyber threats to you and your household. For more information on cybersecurity, visit www.cisa.gov.



Cyber Security Tips:

1. **Use strong passwords:** Strong, unique passwords are essential for protecting your data. Ensure your password is at least 15 characters long, random, and not reused across multiple platforms. Avoid using easily guessable information such as birthdays or common words.

2. **Turn on multifactor authentication (MFA):** A password alone isn't enough to secure your accounts. Enabling MFA adds an extra layer of protection by requiring a second verification step, such as a code sent to your phone or an authentication app. This makes it much harder for attackers to access your accounts.

3. **Recognize & Report Phishing:** Phishing—fraudulent emails, texts, or phone calls — is the most common way cybercriminals steal information. Be wary of unsolicited messages asking for personal information. Never click on suspicious links or download attachments from unknown sources. If in doubt, verify the legitimacy of the communication by contacting the organization or individual directly through a trusted method.

4. **Keep Software Updated**: Regularly updating your software ensures you have the latest security patches and protections. Turn on automatic updates whenever possible to safeguard your devices from newly discovered vulnerabilities.

5. **Secure Your Home Network:** Protect your Wi-Fi network with a strong password and encryption. Use a firewall and consider enabling network encryption to prevent unauthorized access.

6. **Be Cautious on Public Wi-Fi**: Avoid accessing sensitive accounts or conducting financial transactions over public Wi-Fi networks.

EVENTS & COMMUNITY



Trinity Christian Acacemy Finance Class



Etowah County Business Expo



H3aling Handz Back 2 School Bash



Texas Roadhouse Back 2 School Bash



Cheaha Chapter of the League of Credit Unions



Salute to the Industry



JCS Institute Day



Anniston Lion's Club Training



Fort McClellan Career Fair

LEADERSHIP

BOARD OF DIRECTORS



Chairman
Allen Skelton



1st Vice Chairman
Ken Joiner



2nd Vice Chairwoman
Loida Carter



Secretary & Treasurer
Susan Trammell



Director
Van Roberts



Director
Jeffery Leonard, Sr.



Director
Kim McCarson



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

DOWNLOAD ON GOOGLE PLAY

DOWNLOAD ON APPLE APP STORE

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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