FORT McCLELLAN CREDIT UNION

1st Quarter — 2026

Newsletter

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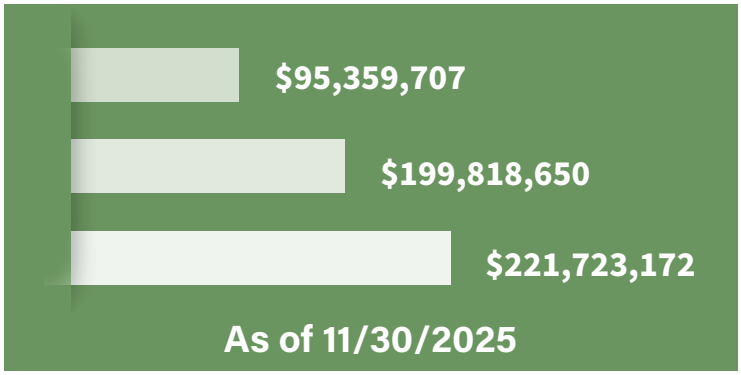
Holiday Closings

- NEW YEAR'S DAY | **JANUARY 1, 2026**
- MARTIN LUTHER KING JR. DAY | **JANUARY 19, 2026**
- PRESIDENTS' DAY | **FEBRUARY 16, 2026**





Financial Notes



Privacy Notice

Each year Fort McClellan Credit Union discloses how we collect, share, and protect your personal information. In 2026, our privacy policy has not changed.

Our privacy policy and practices are available to view at:
www.fortmcclellancu.org/wp-content/uploads/2020/04/Privacy-Policy.pdf

Additionally, we will mail you a free copy of this policy upon request by calling (256) 237-2113 toll free at 1(800) 642-1220, or by emailing creditunion@fortmcclellancu.org.

ELECTIONS

Meet the Candidates

Three FMCU volunteer positions must be filled in 2026.
The following candidates were nominated by the credit union's nominating committee.



MS. SUSAN TRAMMELL
Board of Directors Candidate

Susan Trammell has served on the FMCU Board of Directors since 2020. During her tenure, she has served in various roles including Board Secretary, Board Treasurer, and Nominating Committee Chairwoman. Ms. Trammell retired from Federal Civil Service with 35 years of experience in the programming and budget fields. Ms. Trammell currently serves on the Board of Registrars for Calhoun County. She resides in Piedmont, Alabama, with her husband, Jimmy.



MR. VAN ROBERTS
Board of Directors Candidate

Van Roberts graduated from White Plains High School in 1967 and earned a degree in business administration and economics from JSU in 1972. He began his career as a firefighter at Fort McClellan, later transitioning to roles with the U.S. Army Military Police School and MP Museum. He went on to serve as a history instructor at Ft. Benning and a museum specialist with the Army Center of Military History. After retiring in 2006, he continued his work as a contractor and later as project manager for the Army's museum clearing house. In 2013, he joined the McClellan Development Authority as property manager. He retired in 2021 to focus on his farm. Mr. Roberts has been a member of the board of directors since 2021.



MS. STEPHANIE NICKOLSON
Supervisory Committee Member Candidate

Stephanie Nickolson is an experienced accountant with over ten years in the field, currently serving as Owner of SpiritWise Accounting. She holds a B.S. in Accounting from Jacksonville State University and has worked across diverse industries including HVAC, automotive, and food service. Her expertise includes bank reconciliation, full-cycle bookkeeping, payroll, budget preparation, and financial statement analysis. Stephanie is passionate about financial literacy and ethical accounting practices, and she seeks election to the Fort McClellan Credit Union Supervisory Committee to contribute her skills in support of strong financial oversight.

Nominations for vacancies may also be made by petition signed by 1% of the membership with a minimum of 25 and a maximum of 500. Each nominee by petition must submit a similar statement of qualifications and biographical data with the petition. To be effective, nominations by petition must be accompanied by a signed certificate from the nominee or nominees stating that they are agreeable to nomination and will serve if elected to office. Nominations by petition must be filed with the secretary of the credit union by March 21st, 2026. Please contact Fort McClellan Credit Union at 256-237-2113 regarding nominations by petition. Elections will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

2026 Annual Meeting



Follow us on Facebook for Annual Meeting Updates: facebook.com/fortmcclellancu

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/

EVENTS & COMMUNITY



Janney Furnace 5k

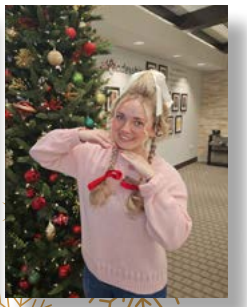


Calhoun County Business Expo

Christmas at FMCU

























The Platinum Snout

Every month, FMCU managers gather for a lively and collaborative Managers' Meeting—it's all fun and business! After tackling important updates, the real fun begins with a spirited round of Training Trivia.

This isn't your average quiz—questions range from Human Resources know-how to Marketing brain teasers, Leadership strategies, and even Employment Law curveballs. The stakes? Bragging rights and the highly coveted Platinum Snout Award, a tongue-in-cheek trophy inspired by our beloved mascot, Pork McClellan. This playful prize celebrates quick thinking and a dash of competitive spirit. Over time, it's become a tradition that sparks laughter, learning, and a little friendly rivalry among our leadership team.

Check out these snapshots of our 2025 Platinum Snout Award winners in all their glory. Who will claim the 2026 awards? Stay tuned!



April,
Golden Springs
Branch Manager



Trent,
Chief Financial Officer



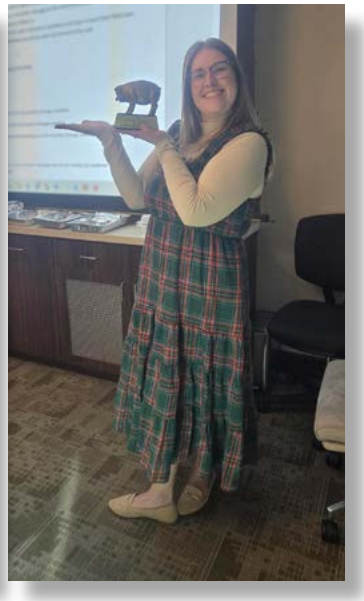
Tanisha,
Business Development
Manager



Jessica,
Director of Branch
Operations



Barbara,
Mortgage Manager



Danielle,
Consumer Lending
Manager

LEADERSHIP

BOARD OF DIRECTORS



Chairman
Allen Skelton



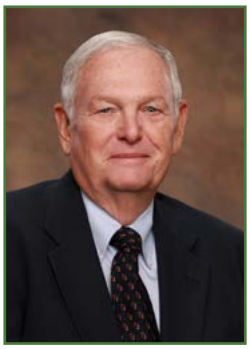
1st Vice Chairman
Ken Joiner



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
Zach Van Gieson



Member
Chris Bobo



Member
Stephanie Nickolson

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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EQUAL HOUSING OPPORTUNITY
Federally Insured by NCUA