FORT McCLELLAN CREDIT UNION

Newsletter

4th Quarter — 2026

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ANNOUNCEMENTS

HOLIDAY CLOSINGS

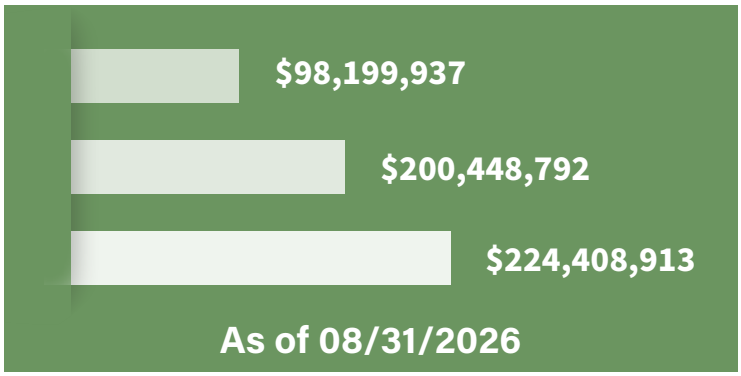
- COLUMBUS DAY | OCTOBER 12, 2026
- VETERANS DAY | NOVEMBER 11, 2026
- THANKSGIVING DAY | NOVEMBER 26, 2026
- DAY AFTER THANKSGIVING | NOVEMBER 27, 2026
- CHRISTMAS EVE - CLOSE AT 1 PM | DECEMBER 24, 2026
- CHRISTMAS DAY | DECEMBER 25, 2026
- NEW YEAR'S EVE - CLOSE AT 1 PM | DECEMBER 31, 2026
- NEW YEAR'S DAY | JANUARY 1, 2027







FINANCIAL NOTES



FMCU CEO JOINS ELITE GROUP OF CREDIT UNION LEADERS

We proudly celebrate our CEO, Ms. Angela Smith, on earning the prestigious Certified Credit Union Executive (CCUE)™ designation from America's Credit Unions.

The CCUE designation is the gold standard of professional credentials in the credit union industry. Through a rigorous three-year program, participants build expertise in credit union leadership, strategy, operations, and financial services.

To earn the CCUE credential, Angela completed three years of Credit Union Management School, passed comprehensive exams, completed projects, and delivered an oral presentation demonstrating her leadership and industry knowledge.

This accomplishment reflects Angela's commitment to excellence, lifelong learning, and the success of our credit union and the members we serve.

Please join us in congratulating Angela on this outstanding achievement. We are proud to have her leadership guiding our organization.



Ms. Angela Smith
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2026 Certified Credit Union Executive graduating class.
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COULD YOU SPOT THE SCAM? SIGNS CONSUMER SHOULD KNOW

Scammers are increasingly using cryptocurrency and digital assets to steal money from consumers. Their tactics often involve fake investments, online relationships, false promises to recover lost funds, or even impersonating law enforcement officials. The U.S. Department of the Treasury's Financial Crimes Enforcement Network (FinCEN) identifies these schemes as a growing threat to Americans.



Digital Asset Investment Scams
These scams often start with an unexpected text, social media message, or online conversation. After gaining your trust, the scammer promotes a cryptocurrency investment opportunity that promises high returns. Victims are directed to fake websites or apps that appear legitimate but are designed to take their money.

Red flags to watch for include guaranteed returns, pressure to act quickly, and requests to buy or transfer cryptocurrency.

Romance Scams
Some scammers build online relationships for weeks or months before introducing an "investment opportunity." Once trust is established, they encourage victims to invest in cryptocurrency or digital assets.

You can protect yourself by never sending money or investing based solely on the advice of someone you've met online.

Recovery Scams
Already lost money to fraud? Scammers may contact you claiming they can recover your funds for a fee. They often pose as attorneys, recovery specialists, or government representatives. Once paid, they disappear.

Remember, legitimate agencies do not charge fees to investigate or recover stolen funds.

Law Enforcement Impersonation Scams
Fraudsters may pretend to be from the FBI, local police, or another government agency and claim you're involved in an investigation. They then demand payment through cryptocurrency, wire transfers, gift cards, or even gold.

It is important to know that real law enforcement agencies do not demand payment through cryptocurrency, gift cards, or precious metals.

How to Stay Safe
Be cautious of unsolicited messages and investment offers.

- Verify who you're communicating with before sending money.
- Be skeptical of anyone promising guaranteed profits or fund recovery.
- Report suspected fraud immediately to your financial institution and the FBI Internet Crime Complaint Center (IC3).

Source: Financial Crimes Enforcement Network (FinCEN), FinCEN Alert on Money Laundering Activity Associated with Digital Asset Investment Scam Centers (FIN-2026-Alert005), September 2026.

CLUB ACCOUNT WITHDRAWALS

Christmas Club 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[2] 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.

Christmas Club Account
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://unclaimed.alabama.gov/.

EVENTS & COMMUNITY



BIG BROTHERS BIG SISTERS
GOLF FOR KIDS SAKE



PELL CITY CRUISE IN



ADVANCING WOMEN TO THE TOP CONFERENCE







UNITED WAY OF EAST CENTRAL ALABAMA ANNUAL KICKOFF LUNCHEON



COFFEE WITH THE CALHOUN COUNTY CHAMBER



CALHOUN COUNTY BUSINESS AFTER HOURS



MENTORING TRAINING

LEADERSHIP

BOARD OF DIRECTORS



Chairman
Allen Skelton



1st Vice Chairman
Ken Joiner



2nd Vice Chairwoman
Carol Davidson



Secretary & Treasurer
Loida Carter



Director
Susan Trammell



Director
Van Roberts



Director
Jeffery Leonard, Sr.



Director
Kim McCarson



Director
Ann Rainey



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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