

BRANCH LOCATIONS

Monticello
1026 E. Broad St., Monticello, MS 39654
Monticello - GP
577 N.A. Sandifer Hwy., Monticello, MS 39654
Columbia
519A US-98, Columbia, MS 39429
Brookhaven
352 Brookhaven St., Brookhaven, MS 39601
New Hebron
500 Main Ave., New Hebron, MS 39140
Magee
277 11th Ave., Magee, MS 39111

MORTGAGE & BUSINESS CENTER

Columbia
609 High School Ave., Columbia, MS 39429

HOURS:
Monday - Thursday: 8:30 a.m. - 4:30 p.m.
Friday: 9:00 a.m. - 5:00 p.m.

Monticello - GP & Brookhaven Only
Saturday: 8:30 a.m. - 12:00 p.m.

CONTACT INFORMATION

Phone: (601) 806-3328
Option 2 - Member & Loan Services
Option 3 - Payment Solutions
Option 4 - Dial by Name Directory
Option 6 - Report Card Lost or Stolen

Fax: (601) 587-4038
Text: (601) 806-3328

GreenPath: (877) 337-3399

Insurance Update for Collateralized Loans:
myinsuranceinfo.com

Routing Number: 265377811



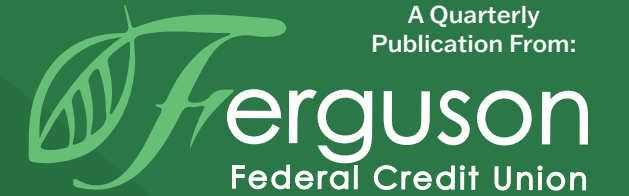
**1026 E. Broad Street
Monticello, MS 39654**

PRSR STD
U.S. POSTAGE
PAID
CUAdvantage

Founded by:
**St. Regis Paper Company
Employees 1968**

Celebrating over 50 years of
serving Monticello and the
surrounding areas.

A Quarterly
Publication From:



WINTER 2024



Secure & Swift

**EXPERIENCE EFFORTLESS
PAYMENTS WITH OUR DEBIT CARDS**

Ferguson Federal Credit Union proudly introduces EMV Mastercard® debit cards, offering seamless tap-to-pay technology. This innovation revolutionizes transactions by enhancing security and convenience.

With a simple tap, members experience swift, secure payments, reducing the risk of card skimming and fraud. Tap-to-pay offers the convenience of using your smartphone in lieu of your debit card. Our cards are compatible with Apple Pay, Samsung Pay, and Google Pay. On average, a chip card transaction takes 8 seconds, whereas a tap-to-go transaction takes 3 seconds. Taking advantage of tap-to-go can reduce transaction times by more than half.



**DON'T RUN OUT OF
MONEY FOR NEXT
CHRISTMAS!**

Start saving with a 2024 Christmas Club Account. These funds can be transferred for use on your debit card or withdrawn from your account in the form of cash or a check.



Call or text
(601) 806-3328
for more
information.

Or scan to open
a Christmas Club
Account in minutes
on our website.

FAMILY | FINANCES | FUTURE



**SEIZE THE
OPPORTUNITY!**

Refinance your existing
auto loan with Ferguson
FCU and receive our
better rate or 2% off
your current APR*.

*APR = Annual Percentage Rate.
Rate based on creditworthiness
and term of loan. Floor rate of
4.25% APR. Federally Insured
by NCUA.

**ONE WAY TO SAVE MONEY
ON HOUSE REPAIRS**



*Regular maintenance
is key!* Set aside time
for small, routine
inspections and fixes.

Addressing minor issues early can
prevent them from snowballing into
larger, more expensive problems
later on.

**Video bank with
Ferguson Anywhere.**

There is no need to visit a branch - spend
time with us face-to-face from your
smartphone or computer.



Try it out today!



Holiday Closures

MARTIN LUTHER KING JR. DAY
Monday January 15, 2024

PRESIDENTS DAY
Monday, February 19, 2024

Please Note the Following Fee Changes

- Nonsufficient Funds/Overdraft Protection Fee - \$30.00
- Mailed Statement Fee - \$1.00 plus current postage rate
- Account Closure Fee - \$5.00
- Business Checking Accounts
 - DBA/Sole Prop - \$10.00
 - LLC/S-Corp/Inc. - \$15.00
- Courier Fee - \$25.00 (If applicable)

COMMUNITY INVOLVEMENT

Here are a few snippets from the events we participated in this past quarter!



Your Voice Matters! ANNUAL MEMBERSHIP MEETING

Thursday, May 9, 2024, at 6:00 p.m. at Lawrence County Civic Center

Elections will be held at the meeting to fill two seats on the Board of Directors. The nominating committee has made nominations for vacancies on the Board. The election will not be conducted by ballot, and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled. However, additional nominations may be made by petition prior to the meeting.

To be nominated by petition, a completed petition signed by at least 89 members must be submitted to the Board Secretary no later than Saturday, March 30, 2024, at the following address:

Nominating Committee
Attn: Vernon Clevenger
1026 E Board Street
Monticello, MS 39654

2024 NOMINEES:

Chris Robinson, Incumbent: Chris was appointed to the Board of Directors in June 2022. He has been employed with Georgia Pacific LLC at the Monticello mill since June 2003 and currently holds the title of Continuous Improvement Leader. Chris received his Bachelor's degree in Chemical Engineering from Mississippi State University in 2003 and is currently enrolled at Mississippi State pursuing a Master's degree in Business Administration. Chris has been married for nine years. He is an active member of Mt. Wade MB Church in Brookhaven, MS, where he serves as Chief Financial Officer. He is a firm believer that "Success is the sum of small efforts, repeated day-in and day-out."

Tim Jones, Incumbent: Tim was appointed to the Board of Directors in October 2023. Tim received his Bachelor's degree in Chemical Engineering from Mississippi State University in 1983. He was employed with Georgia-Pacific LLC from 1984 until his retirement in 2021, where he spent most of his years as the Environmental Manager. Tim has been a Ferguson Federal Credit Union member for nearly 50 years and is dedicated to seeing that the credit union runs efficiently, in compliance, and that the members are satisfied with the best possible extent.



THE POWER & VERSATILITY OF DEBIT CARDS

Debit cards have become an indispensable financial tool, offering convenience and security in everyday transactions. Linked directly to a bank account, these cards enable swift access to funds for purchases and ATM withdrawals. Unlike credit cards, they draw directly from available funds, preventing overspending and debt accumulation.

With widespread acceptance globally, debit cards streamline payments, making them ideal for online shopping, bill payments, and in-person transactions. Enhanced security features like PIN codes and chip technology fortify against fraud, assuring users of safe usage. Offering financial control and accessibility, debit cards stand as a cornerstone of modern banking, facilitating seamless monetary transactions.

Start your journey to a... **BRIGHTER FINANCIAL FUTURE!**

We value your membership at Ferguson Federal Credit Union. Our dedication to your service is unwavering. Through our collaboration with GreenPath Financial Wellness, we offer our members the essential resources to reach their financial objectives.

As a member you can receive assistance with:

- Financial Counseling
- Housing Services
- Credit Report Review
- Student Loan Counseling
- Debt Management Services



SCAN ME

GreenPath Direct
(877) 337-3399



FERGUSONFCU.ORG

FAMILY | FINANCES | FUTURE