

**HOLIDAY CLOSINGS 2021**

**January 1**

New Years Day

**January 18**

Martin Luther King Jr, Day

**February 15**

President's Day

**May 31**

Memorial Day

**July 5**

Independence Day

**September 6**

Labor Day

**October 11**

Columbus Day

**November 11**

Veteran's Day

**November 25-26**

Thanksgiving

**December 24**

Christmas



**PRODUCTS & SERVICES**

Share Accounts (Savings)

Draft Accounts (Checking) **DEBIT**

**CARDS INSTANT ISSUE**

Certificates of Deposit (CD)

Idaho Medical Savings Accounts (MSA)

Wire Transfer Services

Money Orders

Bank Checks

FREE Notary Services for Members

FREE Internet Banking

Bill Pay & Portal Pay

E-Statements

Co-Op Shared

Branching Services

VISA Travel Cards

VISA Gift Cards



IRA's

Consumer Loans

VISA Credit Card



**Pine Tree Credit Union is going PAPERLESS!**

**PTCCU will no longer be mailing printed statements after  
12/31/2021**

**Why?**

- The Environmental Protection Agency (EPA) estimates that Americans use about 99 million tons of paper each year and paper makes up 34% of the waste in this country!
- The use of paper has risen by 400% in the last 40 years. This takes a huge toll on trees which play a critical role in producing oxygen to support life on our planet
- Using less paper will help reduce the number of pollutants in our atmosphere caused by manufacturing facilities

**Benefits of E-Statements**

- View statements online earlier than waiting for paper statements
- Reduce the risk of identity theft from lost or stolen paper statements
- Help PTCCU and the environment – reduce the amount of paper, ink and other resources used to produce paper statements
- Conveniently print and save your statements on your computer at any time
- Access to online banking for up-to-date account information

**Beginning April 1, 2021**, you will receive a monthly statement if you made at least one electronic transfer that month. If you have made no electronic fund transfers, you will receive a quarterly statement. Electronic fund transfers include ATM transactions, transactions using your debit card, and payments you make through online bill payment. It also includes direct deposits and any recurring payments automatically deducted from your account.

**PTCCU is going paperless on December 31, 2021.** We hope to have all PTCCU members signed up and receiving E-Statements by the end of 2021. If you require paper statements, we ask that you contact your local branch to make those arrangements.

\*Please see the E-statement enrollment insert accompanied with this months newsletter.\*

**Take Control!**

Paying your PTCCU loans could not be easier! Take advantage of our website's Portal Pay tool. Quickly and conveniently pay your loans by Credit, Debit, or another financial institution from the comfort of your home.

First time and a little nervous? Let us help! Our staff is happy to walk you through the process!

[www.pinetreeccu.org](http://www.pinetreeccu.org)





# PINE TREE COMMUNITY CREDIT UNION

## Your Quarterly Newsletter 2021

# A Message From Our CEO...

As first quarter 2021 draws to a close, we are glad to see businesses gradually opening back up and community activities cautiously resuming. This past year has been a year of many challenges for everyone and a year of change for all of us. One casualty of the COVID-19 crisis was the postponement of what would have been our 65th annual meeting normally held on the last Saturday of January. As many of our members are vulnerable, their safety is our priority. As of press time we are not ready to announce a rescheduled date until the health and safety concerns for our members at public gatherings have been reduced and believed safe. We do anticipate a possible summer or early fall annual meeting without limitations imposed for member attendance. This past year has been challenging for all of us, and we want to take this opportunity to thank our Pine Tree Members for their support and patience as we struggled with adjusting to new routines and protocols.

Sincerely,

*Dan Goehring, CEO*



### Grangeville Branch

230 E Main  
Grangeville ID 83530  
Phone (208) 983-1558  
Fax (208) 983-1575

### Riggins Branch

603 N Main/ PO BOX 336  
Riggins ID 83549  
Phone (208) 628-3100  
Fax (208) 628-3125

### Branch Hours

**Monday– Friday**

#### **Riggins**

**9:00 am–5:00 pm**

#### **Grangeville**

**8:30 am–5:00 pm**

**8:30 am - 5:30 pm FRI**

### President/CEO

*Dan Goehring*

### Board of Directors

*David Bodine - Chair*

*Rachel Young - Vice Chair*

*Janis Lance - Treasurer/Secretary*

*Melanie Hawkins - Director*

*Beth Keeler—Director*

*Jerry Zumalt - Director*

*Abbie Hudson – Director*

### Supervisory Committee

*Donna Forsman - Co-Chair*

*Carol Kinzer - Co-Chair*

*Chris Koehler—Member*

*Margaret Chambliss – Member*

### Employees

*Cheri Schumacher - CFO/Assistant Manager*

*Wanda Agee - Accounting Specialist*

*Carole Akiona - Internal Auditor/ Compliance*

*Zetta Bates - Financial SVCS/Loan Assistant*

*Julie Johnson – Loan Officer*

*Julie Thompson - Lead MSR*

*Charitie Johnson - MSR*

*Whitney Kaschmitter - MSR*

*Sheri White - MSR*

*Tracie Pottenger - Riggins Branch Manager*

*Kim Hackler—Riggins MSR*

*Miranda Boyd—Riggins MSR*

*Macayla Knibbe—Riggins MSR*

### Pine Tree Credit Union at a Glance ( as of 02/28/21 )

Assets: \$68,940,987

Loans to members: \$35,822,000

Deposits from Members: \$62,922,640

Net Worth: \$5,751,521

Capital/Asset Ratio

8.34%

(Classified Well Capitalized by NCUA)

