

ANNUAL MEETING NOTIFICATION

The nominating committee has nominated three (3) members to fill three (3) vacancies on the Board of Directors. In accordance with our bylaws additional nominations may be made by petition, there will be no nominations from the floor.

How to Nominate by Petition

The petition must contain the signatures and account numbers of at least 377 members. To be effective, such nominations must be accompanied by a brief statement of qualifications and biographical data, and a signed certificate from the nominee stating that he / she is agreeable to nomination and will volunteer / serve if elected up to three hours a month and as needed. Also all volunteers must take annual certification courses as required by our regulator.

The petition must reach the Nominating Committee, Sunbelt Federal Credit Union; 6885 US Hwy 49; Hattiesburg, MS 39402 no later than February 8, 2021. If valid nominations are received by petition, a ballot will be prepared and sent to all eligible voters. Election results will be announced at the Annual Meeting on April 8, 2021.

The Annual Meeting will be held at 6885 US Hwy 49, Hattiesburg MS 39402 on April 8, 2021. All annual reports will be in the March 2021 newsletter. The business meeting will begin at 5:30 p.m. and adjourn no later than 6 p.m. There will not be any refreshments or door prizes. The meeting will be strictly to announce election results and review any annual business report questions.

NOMINEES FOR THE BOARD OF DIRECTORS 2021

KAYE L. RAY (3 YEAR TERM)

- Credit Union Member since 1990
- Credit Union Director since 1994
- Served as Board Chair, Vice Chair, and is currently serving as Secretary/Treasurer
- Represents the Credit Union annually at the Governmental Affairs Conference, Washington, DC
- Past Board Member, MS Credit Union Association
- Past Board Member, United Way of Southeast Mississippi
- Retired as Chief Executive Officer of Southeast Mississippi Rural Health Initiative, Inc. after 30 years. Currently serves as a Consultant
- Pink Ribbon Fund Administrator since 2016
- Attended Arkansas State University, Jonesboro, AR; and the University of Southern Mississippi, Hattiesburg, MS

THOMAS I. WILLIAMS (3 YEAR TERM)

- Credit Union Member since 1982
- Credit Union Director since 1986
- Served as Board Chair, Vice Chair
- Represents the Credit Union annually at the Governmental Affairs Conference, Washington, DC
- Retired from Delphi Energy, Laurel, MS after 28 years
- Past involvement with Dixie Youth Baseball, and Jones County Youth Sports
- Attended University of Southern Mississippi, Hattiesburg, MS

DALE WOOD (3 YEAR TERM)

- Credit Union Member since 1977
- Credit Union Director since 2006
- Retired from Masonite Corporation, Laurel, MS after 28 years
- Has served as Board Secretary/Treasurer and is currently serving as Chair
- Represents the Credit Union annually at the Governmental Affairs Conference, Washington, DC
- Past President currently serving as member of Salvation Army Advisory Board
- Currently on Executive Board and Chair of Personnel Committee, United Way of The Pine Belt
- Member, Past President & Lieutenant Governor, Kiwanis Club, Laurel, Mississippi
- Served in United States Army 1966-1969
- B. S. Personnel Management, Oklahoma State University

HOLIDAY DEBT OVERSTAYING ITS WELCOME?

The holiday season may be one of the most magical times of the year, but holiday shopping has a way of taking a toll on financial health. If leftover holiday debt is looming over your finances, a low-rate Debt Consolidation Loan from Sunbelt Federal Credit Union may be just what you need to kick it out and welcome the New Year with a fresh start.



DEBT CONSOLIDATION LOAN 8.75% APR* 60-MONTH TERM

Visit www.sunbeltfcu.org to get started with our secure online loan application, or stop by the Credit Union to speak with a member service representative about your options today.

**APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice. Rates are based on an evaluation of credit history, combined loan-to-value ratio, loan term, and other factors. Your actual rate may differ.*

HOLIDAY CLOSINGS

MARTIN LUTHER KING JR. DAY
Monday, January 18

PRESIDENTS' DAY
Monday, February 15

IMPORTANT NOTICE OF FEE CHANGES

EFFECTIVE 3/1/ 2021



Advantage Checking Non Qualitying Fee \$5

My Life Checking \$8 Monthly Fee

\$1 off for each of the following: Active loan at SFCU, 10 SFCU Debit Card Transactions, Active Direct Deposit, Maintain Average Daily Balance of \$500, Purchases in aggregate of \$200

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LOCATIONS

JONES COUNTY
1506 Congress Street
Laurel MS 39440

734 Sawmill Road
Laurel MS 39440

615 Hill Street
Ellisville MS 39437

FORREST / LAMAR COUNTIES

1857 Lincoln Road
Hattiesburg MS 39402

112 S. Westover Drive
Hattiesburg MS 39402

6885 U S Highway 49
Hattiesburg MS 39402

HARRISON COUNTY

9210 Hwy 49
Gulfport MS 39503

400 Veterans Avenue Building 18
Biloxi MS 39531

PIKE COUNTY

309 Anna Drive
McComb MS 39648

SIMPSON COUNTY

706 3rd Ave SW
Magee MS 39111

WAYNE COUNTY

345 Central Road
Waynesboro MS 39367

Visit sunbeltfcu.org for the latest hours of operation

Or call Account Services for questions at:

PHONE

601-649-7181, option 2

**Account, Lending and
Teller Services Available**

Monday - Friday
7:30 - 6:00

Saturday
9:00 - 1:00

Account Services
601-649-7181 option 2

Lending Center
601-649-7181 option 4