

For Members of Robins Financial Credit Union

July 2025 News & Notes

Holiday Closings

Labor Day

Monday, September 1

Columbus Day

Monday, October 13

Veterans Day

Tuesday, November 11

Thanksgiving Day

Thursday, November 27

Christmas Eve

Wednesday, December 24 (closing at 1:00pm)

Christmas Day

Thursday, December 25

New Year's Eve

Wednesday, December 31 (closing at 1:00pm)

New Year's Day

Thursday, January 1, 2026

Scorecard Update

As of 5/31/25

Membership: **274,387**

Assets: **\$4,744,485,914**

Member Focused

Financial Partners

Community Proud

Mid-Year Update: 2025



As we reach the midpoint of 2025, I'm excited to share some of the incredible strides we've made at Robins Financial Credit Union. Guided by our mission to be Member Focused, Financial Partners, Community Proud, we've remained dedicated to enhancing the financial well-being of our members while making a meaningful difference in the communities we serve.

Member Focused. We opened our new Sinclair branch this spring, expanding convenient access to financial services for residents in Putnam and Baldwin Counties. This expansion strengthens our presence in Middle Georgia and allows us to better serve our growing number of members in the region. We've also broken ground on a new location in Eastman, bringing us closer to serving members in Dodge County. In addition, we're excited to announce the upcoming launch of our newly redesigned website. With a fresh look and improved navigation, this upgrade will make it easier to explore our offerings and access resources – anytime, anywhere.

Financial Partners. Innovation continues to be a priority as we seek to improve the way you bank with us. This year, we introduced a new fleet of advanced ATMs across our branch network. These upgraded machines allow for tap-to-pay, customized withdrawal amounts, and faster, more secure transactions as part of our continued commitment to improving your banking experience.

Community Proud. Supporting the communities we call home remains central to who we are. So far this year, our team has dedicated over 1,800 volunteer hours and contributed more than \$233,000 to local organizations and community events through donations and sponsorships. We also awarded \$100,000 in scholarships to 50 deserving high school seniors, reinforcing our commitment to education and the future of our youth.

Thank you for your continued trust in Robins Financial. We're excited about what's ahead and remain committed to delivering exceptional service, financial partnership, and community impact.

Christina O'Brien

Go Paperless with e-Statements

Take control of your financial management with the convenience and security of e-Statements – an eco-friendly, electronic version of your monthly account statements, delivered safely through Digital Banking. Stop worrying about mail delays, paper clutter, or the risk of sensitive information ending up in the wrong hands. With e-Statements, you can add an extra layer of protection to your financial information.

Signing up is easy! To get started:

- Log into Digital Banking
- Select **Products and Services** in the left hand menu
- Select **Documents**
- Then simply opt-in to start receiving monthly e-Statements

Make the switch today and enjoy a smarter, safer, and more sustainable way to manage your finances.

Accounts Designed for All Ages

At Robins Financial, we believe that the earlier you start developing healthy financial habits, the better! That's why we have accounts for members of all ages that are designed to promote smart spending habits and put youth on the path to financial independence.

- **MyStash Checking Accounts*** (ages 12 to 15): A special product designed for preteens and early teens that serves as a bridge between childhood savings and independent financial management. Enjoy benefits such as:
 - Visa® debit card with daily limits to promote responsible spending
 - Eligibility to open a Smart Start Savings Account and earn higher dividends on lower savings balances
 - Manage your accounts with free access to Digital Banking

- **MyMoney MyWay® Checking Accounts** (ages 16 to 26): The ideal product for high school students and young adults who need a safe and convenient way to manage their money. Enjoy benefits such as:

- Get paid up to two days early with direct deposit
- Take advantage of our free financial education modules and earn rewards while expanding your knowledge
- Manage your accounts with free access to Digital Banking

Get on the right financial path! To learn more about our youth accounts, visit our website at www.robinsfcu.org/money-smart-programs.

* Parent or guardian must be joint on this account and a current member. MyStash checking accounts are for those ages 12-15.

Funds Availability Disclosure

Effective July 1, 2025

Due to updates to Federal Regulation CC, the following changes to check deposit availability will take effect on July 1, 2025:

- The first **\$275** (previously \$225) of any check deposit will be available on the **first business day after** the deposit is received.
- **Large check deposits totaling over \$6,725** (previously \$5,525) in a single day may be subject to extended holds.
- For **new accounts** (opened within the last 30 days), funds from:

Cash, wire transfers, and the first \$6,725 (previously \$5,525) of cashier's, certified, teller's, traveler's, and government checks will be available on the **first business day after** the deposit is received, provided certain conditions are met.



Secure Your Dream Home with a Mortgage from Robins Financial

Ready to secure your dream home? Our dedicated team is here to help! We proudly offer mortgage loans to fit your unique needs:

- Affordable First Mortgage Loans
- Hometown & Military Heroes Mortgage Loans
- Fixed & Adjustable Rate Mortgage Loans
- VA Mortgage Loans

With excellent rates, fewer fees, convenient payment options, and a variety of mortgage programs to suit your needs, Robins Financial can make buying your dream home easy and affordable. Visit our website at www.robinsfcu.org/mortgage-loans for more information.

Contact us:

478-923-3773 or 800-241-2405

Online: www.robinsfcu.org

Hours and Locations Listed Online

Schedule Appointments Online

Services and rates described herein are periodically changed and/or deleted. Robins Financial Credit Union's participation with any enterprise is only an attempt to provide a service to its members and has no responsibility for transactions between said enterprise and members. We are an Equal Housing Opportunity Lender; Federally insured by NCUA. All loans are quoted as Annual Percentage Rates and all deposits are quoted as Annual Percentage Yields. Rates are variable and subject to change based on the Prime Rate. Terms and conditions apply; visit www.robinsfcu.org. Contact Robins Financial Credit Union for membership details.

