

**PBA Federal Credit Union Quarterly Newsletter**  
**Pine Bluff Arsenal, Bldg. 16-450**  
**Pine Bluff, AR 71602-9500**  
**Phone (870) 535-2441 On Post 3714 Fax (870) 536-9876**  
**Hours Mon-Thurs 9:00 am – 4:30 pm Fri 9:00 am – 12:30 pm**  
**March 2016**  
**Website: [www.pbafcu.com](http://www.pbafcu.com)**

### **2016 Annual Meeting**



The PBA Federal Credit Union held our annual meeting on Monday, February 22, 2016 at the Credit Union building. Board President Walter Waddle welcomed the members in attendance, introduced the Board Members, Supervisory Committee, Staff and reported on the financial data from 2015.

Door prize winners were: Debra Boudra, Myra Alford, Marylyn Wright, Donald Upjohn, Sally McGarity, Sandy Holland and Charles Lovelady.

There were three positions open for the Board of Directors. No one submitted a petition to run. Due to added obligations, Karla Allen submitted her resignation, leaving a position open. Sammie Sheftic was elected by the members to fill the vacant position. Executive officers for the upcoming year are Walter Waddle-President, Fred Culclager-Vice President, Elaine Bowden-Secretary along with Board members, Mike Holland, Thomas (Bo) Harrison, Thomas Noel and Sammie Sheftic. Supervisory members for 2016 will be Shirley Johnson, Donna Vestal and Debra Boudra.

### **Ride The Waves With A Boat Loan**



Rates as low as **4.5%**

If you love being on the water, we have great rates and terms that will float your boat! With a pre-approved boat loan from the credit union, you can shop with confidence at the boat show or browse dealers or online listings for used boats. But just as with any vehicle purchase, do your homework. If it's your first boat, check out the decision tool at the website [discoverboating.com](http://discoverboating.com) to help you find the vessel best suited to your skills and interests. Visit sites such as [.com](http://.com) and [boatsafe.com](http://boatsafe.com) for boat buying advice.

### **Dreaming Of New Wheels? We Specialize In Making Dreams Come True**



Rates as low as  
**1.9%** on New!  
**3.9%** on Used!

If you're ready to spring into summer in your dream vehicle, make the credit union your first stop. We specialize in making dreams come true. Our vehicle loans feature great rates and terms to fit your budget. With a pre-approved loan from the credit union, you can focus on getting just what you've always wanted: convertible or cargo van, sports car or SUV. Pick the vehicle with the options you want too, not the orphan on the lot. The dealer may have a special financing offer, but keep the fine print in mind: "not all buyers will qualify" and "offer valid only on certain models." A credit union loan puts you in the driver's seat, even before you set foot into the showroom or onto the dealer lot, so call on us today.



**Night Or Day: We've Got You Covered**

It can happen to anyone: the "to-do-today" list lasts into the night. If yours includes a stop at the credit union, we've got you covered. You can use the night drop to make your deposit. Simply place your check in an envelope with your name and/or account number and drop it into the night depository slot, (no cash please) where it will be safe overnight. When the credit union reopens, a teller will credit the deposit to your member account. It's as simple as that. If you have questions or need more information, please contact the credit union. The box is located on the north wall of the credit union building.

**Get Your Annual Free Credit Report**

Under federal law, you are entitled to one "free" copy of your credit report every 12 months from each of the nationwide credit reporting companies (Equifax, Experian, and TransUnion). A special website, <https://www.annualcreditreport.com>, has been set up by the three major credit-reporting companies. Just go to the website and click the "Request your credit reports" button and follow the steps. There is no charge for ordering your annual credit reports.



You may order your reports from each of the three nationwide credit-reporting companies at the same time, or you can order your report from each of the companies one at a time. Your best option is to space out your requests so you get a credit report ever four months.

**Privacy Notices are now online.**

**Statistics-As of 2/29/2016**

Loans \$ 3,583,496.42  
 Assets \$ 10,722,662.29  
 Member 1,020



<b>Savings Rates</b>	<b>APY</b>
Share Savings	.15%
Christmas Club	.15%
Share Certificate (CD)	.40%

<b>Account Fees</b>	
Dormant Account-per qtr below \$250	\$ 5.00
Excessive Withdrawal-per ck-if over 3 per qtr-all accts.	\$10.00
Incoming Wire	\$ 5.00
Levy/Garnishment	\$25.00
Account Research-per hr-min \$5.00	\$15.00
Statement Copy & Microfilm Copy-All Accounts	\$15.00
Open/Close Membership within 90 days	\$15.00
Credit Check fee on loans	\$10.00
Closed Christmas Club-Prior to Disbursement Date	\$25.00