

PBA Federal Credit Union Quarterly Newsletter
Pine Bluff Arsenal, Bldg. 17-120
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 2017
Website: www.pbafcu.com



2017 Annual Meeting

The PBA Federal Credit Union held our annual meeting on Monday, February 27, 2017 at the Creasy Auditorium. Board President Fred Culclager welcomed the members in attendance, introduced the Board Members, Supervisory Committee, Staff and reported on the financial data from 2016. There were three positions open for the Board of Directors. No one submitted a petition to run. Due to the unfortunate and unexpected passing of our beloved Board President Walter "Ham" Waddle, our Vice – President Fred Culclager was appointed President by the Board of Directors. Wes Sparks was elected to fill the vacant position on the board. Executive officers for the upcoming year are Fred Culclager-President, Mike Holland -Vice President, Elaine Bowden-Secretary along with Board members, Thomas (Bo) Harrison, Sammie Sheftic and Sheila Laney. Supervisory members for 2017 will be Shirley Johnson, Debra Boudra and Belinda Mann.

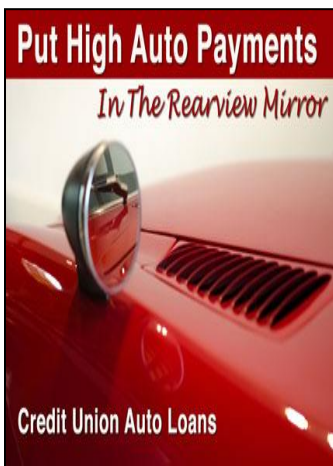


Rates as low as
1.9% on New!
3.9% on Used!
WAC



Keep Up-To-Date: Visit Our Website

Shopping for a new car and looking for our latest loan rates? Got some cash to stash in a share certificate and wondering about rates and terms? Need to know when the office opens? Or how late it is open? Those answers and much more are just a few keystrokes and mouse clicks away when you visit the credit union online. And we're virtually always here for you. Check in anytime for news, announcements, and special promotions that can save you money or simplify your finances. Just log onto our website to keep up-to-date on all of the many ways the credit union can help you reach your financial goals. Our website will keep you posted on all the benefits of belonging to the credit union, so drop by often.



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

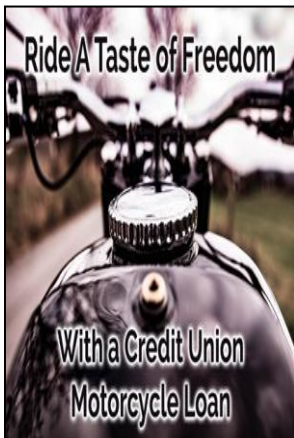
If you're ready to spring into summer in your dream vehicle, make the credit union your first stop. We specialize in making dreams come true. Our vehicle loans feature great rates and terms to fit your budget. With a pre-approved loan from the credit union, you can focus on getting just what you've always 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.



Come see us for a Pre-Approved Auto Loan

Don't get caught up dueling with banks and dealerships in the wild west of vehicle financing. Trust your compadres at PBA FCU] to help you round up the ultimate savings on your vehicle loan. Stop in today or check out [www.pbafcu.com] for current rates and details.

It's spring, and the open road awaits



It's spring, and the open road awaits. And there's no better way to take it all in (the scenery, the scent of spring flowers, the sweeping curves) than from a motorcycle. Whether you are new to motorcycles or have been riding for some time, one of the rider courses offered by the Motorcycle Safety Foundation (www.msf-usa.org) will help you polish your skills. Its website also offers numerous resource materials for riding safe, including information on personal protection. Whether it's your first or fifth motorcycle, see the credit union for financing. **Our competitive rates and flexible terms will have you gliding along highways and byways in no time. As with any vehicle purchase, with a pre-approved loan from the credit union you can shop like a cash buyer, negotiating your very best deal.**



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 company's one at a time. **Your best option is to space out your requests so you get a credit report ever four months.**



Bring the whole FAMILY!!

Did you know that your immediate family can join your Credit Union? Immediate family: Spouse, Mother, Father, Brother, Sister, children, and those of your Spouse as well. Call the office today for more information. Office numbers - (870)535-2441 or Post line 3714



**Statistics-As of
2/28/2017**

Loans \$ 3,450,910.44
Assets \$ 10,129,407.23
Member 975

Privacy Notices are now online.

Savings Rates	APY
Share Savings	.15%
Christmas Club	.15%
Share Certificate (CD)	.40%

Account Fees	
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

