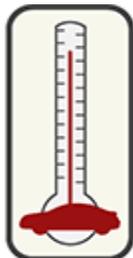


**PBA Federal Credit Union Quarterly Newsletter**  
**Pine Bluff Arsenal, Bldg. 17-120**  
**Pine Bluff, AR 71602**  
**Phone (870) 535-2441 On Post 3714 Fax (870) 536-9876**  
**Hours Mon-Thurs 9:00 am – 4:30 pm Fri 9:00 am – 12:30 pm**  
**March 2018**  
**Website: [www.pbafcu.com](http://www.pbafcu.com)**

**Got New  
Auto Fever?**

**Check out our  
great low rates**



#### **Drive Away with A Better Rate**

If you're in the market for new wheels, the credit union can help you drive away with a better rate - even if the dealer appears to be offering an awesome deal. That's because this old adage applies: "What the big print promises, the little print taketh away." The splashy headline doesn't tell the whole story. "Not all buyers will qualify" means the advertised interest rate is available only to those with pristine credit. If you have any blemishes on your credit, you'll likely pay a higher rate. "Available on select models" means the deal is valid for only a few vehicles - ones that may not meet your needs. Plus, with a pre-approved loan from the credit union you are in a much better bargaining position because you can shop like a cash buyer, getting the vehicle you want to buy, not the one the dealer wants to sell you. Before you set foot on the lot, contact the credit union so we can put you in the driver's seat.

**HAPPY BIRTHDAY**  
109th  
**Credit Unions!**

#### **Happy Birthday to America's Credit Unions!**

This spring America's Credit Unions are celebrating their 109th birthday! It was back in 1908 when Alphonse Desjardins helped open St. Mary's Bank Credit Union, the first U.S. credit union located in Manchester, NH. Originally formed to provide the mill workers of Manchester with a safe haven for saving, and an affordable option for borrowing, the CU now serves the whole community while the very first branch is home to America's Credit Union Museum. Since those early days, the credit union movement in America has grown and evolved with each decade, but has remained committed to upholding the credit union philosophy of "People Helping People," and stayed focused on "Serving the Underserved." And as we celebrate

another successful year as credit union member-owners, it's important to embrace our rich history while also looking forward to a future of progress. While many years have passed and the ways in which we bank have changed with technological and societal advances, the fundamental purpose of America's credit unions remains the same - to improve individual lives as well as communities through better rates, lower fees, quality financial literacy, and superior member service. With that, we'd like to wish a very "Happy Birthday" to America's Credit Unions! Thank you to the members for their loyal support, and here's to another year together fostering financial growth rooted in our age-old principles!



#### Dormant Accounts

If you don't make a deposit or withdrawal for one year, your account will become dormant. To make your account active, you must make a deposit into or withdraw from your account one time per year per account. Thank you for allowing the credit union to take care of all your financial needs.



#### Do You Need A Financial Checkup?

Regularly assessing your financial health is just as important as getting your yearly physical. Here are some tips to get started:

1. Review your spending. Take a look at your checking account, credit card and other statements and tally your expenses. Keep it simple by using broad categories like housing, food, transportation, entertainment, and so on, but don't forget bills you pay annually or semi-annually, like insurance and taxes.
2. Assess whether you can reduce your expenses. For example, if you are paying 18 percent APR, or even more on your credit cards, check with the credit union about a Consolidation Loan. If your cable bill is soaring, consider streaming services that can cost as little as \$5 per month. Call every expenditure on the carpet. Are you paying for something that really provides value or would you really not miss it if it were gone?
3. Take a look at your savings and investments. Keep the SLY principle in mind. SLY stands for safety, liquidity and yield, and you should evaluate your holdings in that order: safety first, liquidity second and yield third. Be sure you have enough money in insured accounts that

you can access quickly to cover immediate or emergency needs before you invest in somewhat riskier investments that may take time to recover from market losses.

**Statistics-As of 2/28/2018**

Loans \$ 3,670,995.80  
Assets \$ 10,126,471.43  
Member 978

**Savings Rates**

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

**Account Fees**

Dormant Account-per qtr. all accounts	\$5.00
Excessive Withdrawal-per ck-if over 3 per qtr-all acct.	\$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



## the LAST Word

Life can only be understood backwards; but it must be lived forwards.

**Spring Special**

**Need to establish your credit or improve your credit score? Come see us for a personal loan up to \$1,000.00! It just takes \$5.00 to open an account and \$10.00 for a credit check. For more information on this limited time offer, please contact our office at 870-535-2441.**