

**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**  
**June 2016**  
**Website: www.pbafcu.com**

## Change A Habit And Save

Make it a habit every payday:  
**SAVE.**

Get your "saving jar" ready because you can save by giving up just one habit! One small change from you can add to your savings or get you on the track to saving. All you have to do is think about what you are willing to sacrifice and take the plunge. Habits to give up might include:

- \* Bring your own coffee instead of buying those brews that are costly.
  - \* Make and take your lunch to work.
  - \* Instead of eating out with friends or family, have a potluck at your house in a more relaxed atmosphere.
  - \* Pack your snacks or sodas instead of purchasing them from the vending machines.
  - \* Purchase with cash and not your credit card. You'll be surprised at how much can be saved by not whipping out the plastic and paying interest on your card. Plus, it is easier to see cash on hand dwindle down.
- Be true to yourself and place what you actually saved in the jar and watch the money add up

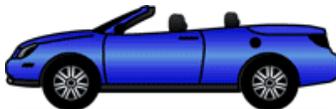


*Treat yourself to some extra spending money*

## Take A Break With Skip A Pay

Summer time and the living is easy: Spend long, lazy twilights watching the kids chase fireflies. Take a hike and take in the view. Get an ice cream sundae and find a comfortable spot to relax and enjoy it. This summer, help yourself to some extra spending money to make it the best summer yet when you opt to skip your summer loan payments. Qualified members may defer their loan payments. To take advantage of this Skip A Pay offer, watch for information from the credit union. All borrowers in good standing with qualified loans may defer their loan payments. What you do with the wiggle room in your monthly budget is up to you, but we recommend making memories with your friends and family. .

## We're always on your side of the bargaining table.



In the market for new wheels?  
See the Credit Union for a  
**VEHICLE LOAN**

**NEW 1.90%**  
**USED 3.90%**

When you're shopping for a vehicle, the dealer ads offering very low rates or zero percent financing have no doubt caught your attention. But you'll want to keep these translations in mind:

What the ad says: "Not all buyers will qualify."

What it means: Unless you have an excellent credit score, you may not get the best rate. If your credit record has a few blemishes, your rate may be much higher.

What the ad says: "Offer good on selected vehicles only."

What it means: Slower selling models.

What the ad says: "In stock vehicles only."

What it means: The car with the options you want may not be eligible for the special rate. Neither will a used vehicle.

If you're in the market for new wheels, check with the credit union first. Remember, we're in business to help you succeed financially. Car dealers are in business to sell you a vehicle.



## HAPPY INDEPENDENCE DAY



**Put Your Savings On Auto Pilot** It can happen to anyone. Despite the best intentions to save money from every paycheck, something comes up and we spend it instead. That's why you want to have automation on your side. Sign up for payroll deduction at the credit union and put your savings on autopilot. By having funds automatically deposited into your credit union share savings account, you'll be on your way to reaching your savings goals before you know it. You won't even miss the money because you don't see it on payday. What you will see is your savings balance growing every month, giving you more options in the future. It's easy to sign up for payroll deduction. Just call or stop by the credit union to find out how.



## Disaster recovery

The PBA Federal Credit Union has a Disaster Recovery Policy and a plan to assist our members to be able to conduct regular business within a 24 hour period should an emergency exist. We want our members to know that their accounts will be serviced and up to date with an alternative site provided for conducting normal business. Members can call CU-LOCATE (1-877-285-6228) to receive information concerning the operations of the Credit Union in the event of an emergency. This number will give a recorded message on procedures to access account information.

## Privacy Notices are now online.

### Statistics-As of 5/31/2016

Loans \$ 3,609,580.88  
 Assets \$ 10,713,810.46  
 Member 1,024

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	\$ 5.00
Open/Close Membership within 90 days	\$15.00
Credit Check fee on loans	\$10.00
Closed Christmas Club-Prior to Disbursement Date	\$25.00