



**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](http://www.pbafcu.com)



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

## “GREAT” Vehicle Rates Put You behind the Wheel

Dreaming of New Wheels? We Specialize in Making Dreams Come True!

Ready for the open road this summer? You can be with a pre-approved vehicle loan from the credit union. Shop with confidence, knowing how much you can afford to spend and that you have the money in your pocket. And with the many online tools available, you can do a lot of legwork from the comfort of your computer or tablet. Sites like NADA or kbb.com (Kelley Blue Book) allow you to comparison shop for vehicles and price out options and accessories. Being armed with this information and a pre-approved vehicle loan, you are now ready to visit dealer showrooms. **Focus on "kicking the tires" and don't reveal how you are paying for the vehicle. Dealer financing is usually a profit center for the dealer, so keep your financing plans of your negotiations until you are ready to sign the paperwork. Otherwise, the salesperson may try to make up any lost profit by up charging something else.**



## Come see us for a \$500.00 personal loan, let PBA FCU help get your credit back on track

At **PBA FCU** we take your goals very seriously. In fact, it is the first question we ask, "what is your goal?" Whether you want to buy a house, a car, refinance your current mortgage, or **simply improve your credit score**. We can help you achieve your goal. Improving your credit report and increase your credit score is a gift that keeps on giving. For information on this limited time offer please contact our office at **870-535-2441**.



## SAFE AND SOUND WITH PBA FCU

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 location to conduct 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 you a recorded message on procedures to access account information.





### TO SHOW OUR APPRECIATION

The PBA FCU will now be offering personal loans up to \$5,000.00 to members with a credit score of 650 and above, we will loan members 10% of your yearly wages up to 5,000.00. We appreciate the loyalty of our members and PBA FCU knows no better way to reward your loyalty than to give GREAT benefits to you, our loyal members. We thank you and hope to service this Arsenal community for many years to come.



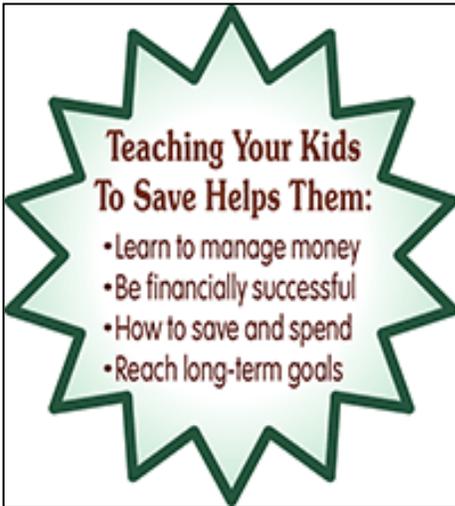
### Need Vacation. Skip a Payment and Take a Break

Summer is the perfect time to take a much-needed break from your bills! As a PBA Federal Credit Union member, you can trade in your monthly loan payment for some extra cash with our Summer Skip a Payment program, making less stress and more fun this season. Skip A Payment is a wonderful way for you to offset seasonal costs, and the perfect way for PBA FEDERAL CREDIT UNION to thank you for being a loyal member



### MEMBERSHIP ELIGIBILITY

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. Give the gift that will continue to benefit your family members for the rest of their lives. Call our office today for more information at (870) 535-2441 if you're on post dial 3714



### Teaching Your Kids to Save

As a parent, you want your kids to learn all the things they need to know to succeed in life. You make sure they do their homework, get some exercise, and spend quality time with friends and family. But one of the most important life lessons you can teach them is how to save money. Here are three tips to help you help your kids down the path to future financial security:

1. Open a kid's account
2. Lead by example. Explain how you save money for future needs, such as vacations, retirement, and emergencies.
3. Reward savings with a match. When your kids get money as a gift or for doing extra chores and deposit a portion of it in their credit union savings account. Match all or a percentage of that amount. So, for example, if your son receives \$50 as a birthday gift and puts \$20 in his savings account, you could add \$10 or \$20 as a bonus and incentive to save more in the future.

# Privacy Notices are now online.

## Statistics-As of 6/30/2017

Loans \$ 3,673,475.57  
Assets \$ 10,631,034.31  
Member 988

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

## Did You Know?

*Facetious uses every vowel in alphabetical order.*

### **"The Last Word"**

***"The really happy person is one who can enjoy the scenery when life takes a detour off the beaten path"*** . jg