

PBA FEDERAL CREDIT UNION QUARTLEY NEWSLETTER

PINE BLUFF ARSENAL, BLDG 17-120

PINE BLUFF, AR 71602

PHONE (870)535-2441 ON POST 3714

HOURS MON-THUR 9AM-4:30PM FRI 9AM-12:30PM

www.pbafcu.com



HOLIDAY CLOSINGS 

July 4th 2019

September 2nd 2019



Sizzling Summer rates as low as 4.5% for Boats, ATVs, and RV's. New & Used Auto's as low as 3.5%*

*APR= Annual Percentage Rate reflects maximum available discounts. All rates subject to change without prior notice.



Now, summertime easy living is even easier when you sign up for Skip A Payment at the credit union. With Skip A Payment, you can defer your payment on eligible loans. If you are a member in good standing and current with your eligible loan, you may be able to put your payment on hold. (Interest will still accumulate.) Use the extra funds for a mini-vacation getaway, upgrading your patio furniture, or just to take a budget breather. Summer days have a way of slipping away, so get the most out of them while you can. Skip A Payment may allow you to send your loan on a short vacation, so contact the credit union to find out if you can take advantage of it to make the summer of 2019 the best ever!!!



Credit Union Boat Loans
No Matter the Size, We Have the Loan

Float Your Boat With A Loan From Your Credit Union

Summer is just around the corner, and if you're planning to spend time on the water, cruise on over to the credit

union. With rates and terms to fit your budget, we can float you a boat loan that's right for you. If you're new to boating or not sure what boat will work for you, check out websites such as discoverboating.com and boats.com for help in making your choice. Also, remember to account for such costs as equipment, maintenance, dockage or mooring fees, and off-season storage. Keep in mind that boat length is usually the primary factor used to determine fees for docking and storage.

Whether you're hoping to set sail on your sloop or party on your pontoon, call on the credit union to arrange for your financing. We're here to help you navigate the best possible loan!



The PBA Federal Credit Union has a Disaster Recovery Policy. 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.

STATISTICS as of 05/31/2019

Loans- \$3,778,828.20

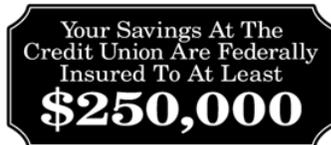
Assets- \$10,246,125.42

Members- 962

Savings Rates

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

APY



Account Fees

Dormant Account-per qtr. all accounts	\$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
Close CD prior to Maturity Date	\$35.00

Refinance fee for Collateralized Loans will be 1.5% of Balance



Wherever you are, Whatever position you are in, Believe in Yourself.