

PBA Federal Credit Union Quarterly Newsletter
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Hours Mon-Thurs 9:00 am – 4:30 pm Fri 9:00 am – 12:30 pm
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National Credit Union Day-October 20, 2016



It's time to celebrate! October 20th is International Credit Union Day, a day set aside to recognize our history and philosophy as well as show you, our valued member/owner, and our appreciation for your participation in the credit union. This year marks the 68th anniversary of the celebration of International Credit Union Day. As a not-for-profit financial cooperative, your credit union puts the best interests of its members first, not those of stockholders. Credit unions improve the quality of life for their members and the communities in which they live. By belonging to the credit union and using the services, you not only help yourself to competitive rates and friendly service, you help others. So join us in celebrating "A Better Way" to manage your money today and to prepare for a secure financial future. Come by the Credit Union on October 20th for lunch from 10a.m.-1p.m., and help celebrate **International Credit Union Day**.



Invite Your Family to Join Ours

The holidays are just around the corner. Here's a gift that can last a lifetime: membership in the credit union. Because you belong to the credit union, your family members also are eligible to join. They, too, can enjoy all of the benefits of belonging: lower rates on loans, competitive rates on savings, convenient access to their accounts, and best of all, being treated like a person, not a number. In satisfaction survey after survey, consumers consistently rate credit unions higher than other financial institutions. Give us a call or come by for more information.



HAPPY VETERANS DAY

"A great big Thank You from PBA Federal Credit Union to the brave men and women - our Veterans - who have devoted themselves to preserving America's freedom."

Veterans Day, which officially became a legal holiday on June 1, 1954 to honor American veterans of all wars, is observed by showing gratitude and appreciation for our veterans and the commitment they have made to protect our country, and our way of life. Observed in cities and towns throughout the U.S., one of the traditional Veterans Day tributes is a wreath-laying ceremony at the Arlington National Cemetery. In addition, the week of November 11-17 is now known as **National Veterans Awareness Week** and is observed accordingly.



As you go about your daily life, keep in mind that "freedom is not free." Take a moment to thank and appreciate the selfless warriors who have given so much for our country. Friday November 11th in observation of Veterans Day the PBA Credit Union will be closed.



Wheels Ready For Winter?

Winter's tough on wheels. Worried yours won't make it through another one? Lessen your stress: Get a new ride with a low-interest loan from the credit union. Whether it's new, or just-new-to-you, a reliable vehicle is a must, so start by doing your homework. Check out the reviews in the April issue of Consumer Reports and visit websites such as kbb.com (Kelley Blue Book) and edmunds.com. Ask friends and family what they like about their vehicles. Make a list of what's important to you. Then, get a pre-approved loan from the credit union. Now you're ready to visit dealers' lots to check out what's available. Be careful not to fall in love at first sight; love may not be blind, but it can cloud your vision. Once you've narrowed your choices, you're ready to deal. And with the pre-approved loan in your back pocket, you're in a strong position to get just the right vehicle for just the right price. That's not the case if you arrive at the dealer in a tow truck! Don't let winter get the best of you and your wheels. Contact the credit union today.

Call the Credit Union for rates on Automobile (New & Used), Campers, Boats, ATV's, Motorcycles and Personal Loans. 1.90% WAC

Statistics-As of 8/31/2016

Loans \$ 3,553,378.96
 Assets \$ 10,516,099.24
 Member 1,014

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

“Maturity is the stage of life when you don't see eye to eye, but can walk arm in arm.”

LAST Word

