

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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**Time to Celebrate International Credit Union Day:
Dreams Thrive Here**

Goals are dreams with deadlines and credit unions everywhere are in the business of helping their members achieve them. The theme for this year's International Credit Union Day – Dreams Thrive Here – reflects the important role credit unions play in helping ensure financial success for consumers all over the world. ICU Day has been celebrated on the third Thursday of October since 1948 as a way to highlight the spirit of the worldwide credit union movement. Join us on October 19th to celebrate the difference credit unions can make in improving the quality of life for members from Australia to Zimbabwe.

Whether you're yearning of a place to call your own, sending your kids off to college, or financially securing your golden years, your credit union can help make it happen. As a member-owned, financial cooperative, we exist only to serve you and to help make your dreams come true.

Members, come sign up for one of two \$25 drawings on October 19th it only takes \$5 to join if you are a non-member.

Thank You Vets

November 11th is the day set aside to honor our veterans, but every day is a good day to thank our veterans for their service. Our men and women in uniform make it possible for us to enjoy our freedom and way of life, and for that, we owe them a debt of gratitude. We also need to thank our veterans' families who sacrifice so much while their loved ones are protecting our freedom.

Whether they have served their country honorably during war or peacetime, our veterans are our heroes. So make it a point to thank your friends and family members for their service. And when you spot someone in uniform or wearing a baseball cap or jacket identifying a branch of service, be sure to extend your gratitude and best wishes.

We'd Like To Say Thank You





Drive away with a
better rate on your
Vehicle Loan

***New Car Rates start at 1.9% for
60 months. Used Car rates start
at 3.9% with approved credit.***

Call Us Today!

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. So before you set foot on the lot, contact the credit union so we can put you in the driver's seat.



Put A Smile On Someone's Face: Volunteer

Are you thinking of becoming a volunteer? Giving back to your community will touch many people's lives. When you volunteer your time, you are helping others in need. Not only are you making others happy, but you will also feel great about yourself.

Here are some ways to give back to your community:

- * Volunteer at your Local School
- * Visit a Senior Center
- * Volunteer at your Local Hospital
- * Offer to help a Family in Need
- * Volunteer at an Animal Shelter
- * Visit a Nursing Home
- * Help your Local Military Support Organization
- * Volunteer at a Community Event
- * Coach a Local Youth Team
- * Tutor a Student

No matter how you decide to volunteer, you will be making a difference and putting a smile on someone's face.



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 present your Driver's License or Arkansas ID Card. Thank you for allowing the credit union to take care of all your financial needs.

Savings Rates

APV

Share Savings	.15%
Christmas Club	.15%
Share Certificate	.40%

Statistics- As of 8/31/2017

Loans: \$3,738,667.55
 Assets: \$10,170,381.30
 Member: 1,004

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	\$10.00
Closed Christmas Club-Prior to Disbursement Date	\$25.00

the LAST Word

A bad attitude is like a flat
change it!

tire. You can't go anywhere until you

