

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
December 2016
Website: www.pbafcu.com



Monday, February 27, 2017 4:30 p.m.

Plan now to attend the credit union's annual meeting. It's your chance to review the past year's accomplishments and ask questions. Visit with the board of directors, credit union management and staff, as well as your fellow members.

The annual meeting is a credit union tradition - one you likely won't experience at a stock-held financial institution. Other financial institutions restrict attendance at their annual meetings to their executives, board members, and stockholders. But because your credit union is a financial cooperative, attending the annual meeting is one of your rights as a member-owner. It's one of the many benefits of belonging to the credit union - we hope to see you there.

The PBA Federal Credit Union will hold its annual meeting on **Monday, February 27, 2017 at 4:30 p.m** at The PBA **Creasy Auditorium #17-110** for the purpose of conducting normal business and electing two members to the Board of Directors for 3 year terms.

The Nominating Committee has submitted the names of Sammie Sheftic and Bo Harrison for nomination to one of the two positions. Any other member, by petition, may be nominated for any of the two positions. This may be at the initiation of the member themselves or by some other member. Petitions for nomination and instructions for filing are available at the Credit Union, and can be picked up any time during normal hours. The completed petition must be returned to the Credit Union by close of business on Friday, February 17, 2017.

Election of Board Members will be by written ballot if there are more than two nominees for the open positions.

Ballot boxes will be open for voting at the PBA Federal Credit Union building on Wednesday, February 22, 2017 and Thursday, February 23, 2017 from 9:00 a.m. until 4:30 p.m. The ballot box will also be open for voting at PBA Federal Credit Union Building 17-120 Room #108 on Monday, February 27, 2017 from 3:00 p.m. until 5:00 p.m. Tellers appointed by the Board of Directors will be responsible for verifying voters eligibility and tallying the votes. Printed ballots will be available at voting locations.

Election to the Board is by plurality vote. The two candidates receiving the most votes will be elected.

This voting procedure has allowed more members to participate in the election of Board Members. You are strongly encouraged to attend the Annual Meeting, not only to get the results of the election, but to hear the state of your Credit Union, Credit Union news in general, and participate in the meeting. Great door prizes will be yours for the winning!



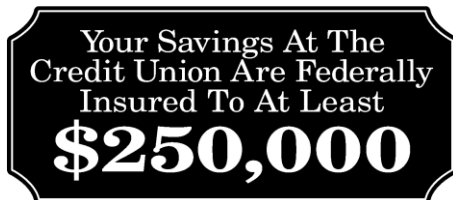
Congratulations to all the 2016 Christmas Club account members who saved a total of \$76,422.15. If you have a Club account, remember your 2017 Club account will automatically start over for those on direct deposit. Christmas Club accounts automatically disburse into your savings account during the first full week of November each year to be withdrawn at your convenience.



The Credit Union will be moving into a new office on January 24, 2017. We hope this will help our members have easier access to the Credit Union. We will be located in the Creasy Complex 17-120 Room #108. Come by and see our new office! Our phone # won't change!



Remember to deposit into or withdrawal from your account one time per year to avoid an inactive fee. **This applies to all accounts.**



Savings Rates	APY
Share Savings	.15%
Christmas Club	.15%
Certificate of Deposit (1 Yr)	.40%

Account Fees

Dormant Acct-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-minimum \$5.00	\$ 15.00
Statement Copy-All Accounts	\$ 5.00
Open/Close Membership-within 90 days	\$ 15.00
Credit Check fee	\$ 10.00
Microfilm Copy-Draft Account	\$ 5.00
Closed Christmas Club- prior to Disbursement Date	\$ 25.00

Loan Rates

Call the Credit Union for rates on Automobile (New & Used), Campers, Boats, ATV's, Motorcycles, Personal Loans, Share & CD Secured.

Statistics

As of November 30, 2016

Loans	\$ 3,539,025.80
Assets	\$ 10,256,619.78
Members	1,000