

PBA Federal Credit Union Quarterly Newsletter
Pine Bluff Arsenal, Bldg. 17-120
Pine Bluff, AR 71602
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Hours Mon-Thurs 9:00 am – 4:30 pm Fri 9:00 am – 12:30 pm
December 2017
Website: www.pbafcu.com



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 **February 26, 2018 at 4:30 pm** at PBA **Creasy Building #17-110**. The Nominating Committee has submitted the names of Elaine Bowden, Fred Culclager, and Shiela Laney for nomination to one of the three positions. Any other member, by petition, may be nominated for any of the three 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 9, 2018. Election of Board Members will be by written ballot if there are more than three nominees for the open positions.

Ballot boxes will be open for voting at the PBA Federal Credit Union building on Wednesday, February 21, 2017 and Thursday, February 22nd from 9:00 a.m. until 4:30 p.m. The ballot box will also be open for voting at PBA Credit Union Building 17-120 on Monday, February 26th from 3:00 p.m. to 4:30 p.m. Tellers appointed by the Board of Directors will be responsible for verifying voter's eligibility and tallying the votes. Printed ballots will be available at voting locations. Election to the Board is by plurality vote. The three 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!



Make next year easier - Sign up today

Congratulations to all 64 members of the 2017 Christmas Club, who saved a total of \$76,422.15. When Christmas rolls around in 2018, keep those jingle bells from setting off a financial alarm by opening your Christmas Savings Account at the credit union. Setting aside funds for a specific purpose is a tried-and-true way to save, according to money experts. Start by setting up an automatic transfer from your savings into your Christmas savings. You don't see it, so you won't miss it. Get started now to enjoy a less-financially-stressed holiday later by opening your 2018 Christmas Savings Account at the credit union.

Winners of our 2017 International Credit Union Day drawing of \$25.00 each were Rindy Jones and Clayton Smith, congratulations!

Thank you to all of our members that helped the PBA Federal Credit Union have a great 2017, and we look forward to 2018!

**New car rates 2018: 2.90%
WAC**

Statistics- As of 11/30/2017

Loans \$3,729,110.36
Assets \$10,248,610.85
Members 1,011

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

the LAST Word

Money in the bank is like toothpaste in the tube. Easy to take out, hard to put back. Earl Wilson