

## **PBA Federal Credit Union Quarterly Newsletter**

**Pine Bluff Arsenal, Bldg. 17-120**

**Pine Bluff, AR 71602**

**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 2018**

**Website: [www.pbafcu.com](http://www.pbafcu.com)**



Calling all members! You're cordially invited to PBA Credit Union's 2019 Annual Meeting. At the credit union, you're not a customer: You're a member/owner. The Annual Meeting is your chance to find out what your credit union achieved in 2018 and what's on tap for the future. You can meet your volunteer board of directors and committee members, learn election results, and visit with your fellow members. As a financial cooperative, we exist only to serve members. Attending the Annual Meeting is one of the best ways to learn more about what the credit union has to offer and help us do an even better job to meet your financial needs.

The PBA Federal Credit Union will hold its annual meeting on **February 11, 2019**, at **4:30 pm** at **PBA Creasy Building #17-110**. The Nominating Committee has submitted the names of Mike Holland and Wes Sparks 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, January 25th, 2019. 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 6, 2019, and Thursday, February 7, 2019, 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 11th 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 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, and participate in the meeting. Great door prizes will be yours for the winning!



Congratulations to all members of the 2018 Christmas Club who saved a total of \$79,355.52. When the holidays roll around in 2019, 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.



Winners of our 2018 International Credit Union Day drawing of \$25.00 each were Winiford Barnes and John Leslie Arnold. Congratulations!

Your Savings At The  
Credit Union Are Federally  
Insured To At Least  
**\$250,000**

#### Statistics- As of 11/30/2018

##### Savings Rates

	APY
Share Savings	.15%
Christmas Club	.15%
Share Certificate (CD)	.60%
Loans	\$3,854,630.70
Assets	\$10,160,701.81
Members	974

##### 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	\$10.00
Closed Christmas Club-Prior to Disbursement Date	\$25.00
Stop Payment on a Check	\$35.00

**the LAST Word**

For every up there is a down, for every frown there is a smile, for every night there is a day and for every problem, there is a way