The PBA Federal Credit Union held the annual meeting on Monday February 10, 2020 at the Creasy Building. Board President Fred Culclager welcomed the members in attendance, introduced the Board Members, Supervisory Committee, Staff and reported on the financial data from 2019. Door prizes awarded were 2- $50.00 and 5- $20.00 cash prizes! There were two positions open on for the Board of Directors, No one submitted a petition to run. Since they were unopposed, the nominating committee recommended that the two be nominated for another 3-year term. Shelia Laney turned in her resignation, leaving a position open on the Board and Sammie Sheftic nominated Ben Malone for that position and the motion was carried. Executive officers for the upcoming year are Fred Culclager - President, Neil Orillion - Vice President, Elaine Bowden - Secretary along with board members Bo Thompson, Wes Sparks, Sammie Sheftic, Ben Malone. Supervisory members are Shirley Johnson, Sammie Sheftic, Linda Wallace.

PBA Federal Credit Union is Proud to introduce our MOBILE BANKING APP and we are online also! You can call the office or go online to our website at WWW.PBAFCU.COM and following the instructions.

Wake Up Your Dormant Accounts

It's nice to find some cash tucked into the pocket of your spring jacket or squirreled away in an old wallet. But don't forget about accounts you have at the credit union or other financial institutions. If you're not using the account, after a certain time period, you may be charged inactive fees. Eventually, if you don't respond to attempts to find you and there are funds remaining, the money will be turned over to the state treasury, a process known as escheatment. If you think you might have unclaimed funds, visit missingmoney.com to start your search-and-claim process. The site is endorsed by the National Association of Unclaimed Property Administrators and the search process is free. You can avoid losing track of your money by keeping your account active - depositing and withdrawing funds or setting up an automatic transfer or scheduled payment. Also, make sure your contact information is up-to-date.
On the Move? Keep Us Posted

Whether you are moving across town or across the country, plan to do-it-yourself (with help from family or friends) or hire a professional mover, relocating tops the stressful situations chart: It's right up there with death of a loved one, divorce, job loss or major illness. Moving experts agree that a positive attitude and planning ahead can help. De-cluttering can also help your de-stress. Finding a new home for some of your possessions will lighten your load. While you may be leaving the old neighborhood behind, you can take your credit union membership along with you. Stay in touch with us online or by phone. Just be sure to put the credit union on your change-of-address checklist so that we have accurate information when we need to contact you, for example, mailing you your 1099-INT or 1098 forms for your taxes.

PBAFCU wants to help you meet your financial goals by offering simple, convenient options. One of these is our Online Loan Application. You can eliminate the stress and wait-time from your next loan application process by taking the online route. WWW.PBAFCU.COM

Applying for a PBA loan online has never been faster or easier! Simply:

1. Choose a loan from our variety of options.
2. Enter your personal information and upload documents directly to your application, at your leisure.
3. Wait to hear a credit decision from a PBA Loan Expert

The PBA Federal Credit Union has a Disaster Recovery Policy and a plan to assist our members to be able to conduct regular business within a 24-hour period should an emergency exist. We want our members to know that their accounts will be serviced and up to date with an alternative site provided for conducting normal business. Members can call CU-LOCATE (1-877-285-6228) to receive information concerning the operations of the Credit Union in the event of an emergency. This number will give a recorded message on procedures to access account information.

<table>
<thead>
<tr>
<th>Statistics- As of 2/29/2020</th>
<th>Savings Rates</th>
<th>ADY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans $ 4,148,199.08</td>
<td>Shares Savings .15%</td>
<td></td>
</tr>
<tr>
<td>Assets $ 9,899,755.32</td>
<td>Christmas Club .15%</td>
<td></td>
</tr>
<tr>
<td>Member 913</td>
<td>Share Certificate (CD) .60%</td>
<td></td>
</tr>
</tbody>
</table>

A child's life is like a piece of paper on which every person leaves a mark