



Winter Newsletter

PBA Federal Credit Union Quarterly Newsletter

Pine Bluff Arsenal, Bldg. 17-120

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Hours Mon-Thurs 9:00 am – 4:30 pm Fri 9:00 am – 12:30 pm

Website: www.pbafcu.com



A faster and safer way to pay
use your debit card as a fast, safe way to pay.

Debit cards provide quick and easy access to your credit union checking account. If you would like cashback at the store, enter your Personal Identification Number (PIN). If you don't, you can simply hit the "credit" button, and often for smaller transactions, you won't even need to sign your name. So secure your card, review your statement, and

Thank You For Being A Credit Union

MEMBER

Members are the lifeblood of the credit union. A solid foundation comprised of loyal member-owners and operators is essential to a successful financial co-op. As we are near the end of 2020, a particularly challenging year in light of the Covid-19 pandemic, the PBA Federal Credit Union wants to thank our members for their unwavering support. We hope that we have met your financial needs and served you well during these unprecedented events.



What's New?

On our website we offer online banking, information about loans, and you can apply for loans online. We are now an ACH Originator, so you can set up money from your bank to make your loan payments with the Credit Union. Contact the Credit Union for more details!

Were you feeling stressed this holiday season? Too many gifts, tasks, and worries getting in the way of



family time and memory making? Next year you can be better prepared and less frazzled by getting a head start on saving with the PBAFCU CHRISTMAS CLUB. As a dedicated, high-yield savings tool, the holiday account will come in handy for everything from gifts and dining to entertainment and travel. With funds deducted directly from your earnings and deposited into your holiday account, you will save quickly and effortlessly. Plus, it will help you budget better since it's separate from your standard savings and checking accounts. Set up your Holiday Savings Program today to get a head start on a worry-free holiday season in 2021! Visit PBAFCU.COM, call, or visit us today!

For every season, every reason

 We have a loan for that

Contact us today for our competitive loan rates!



Need Some Moo-La? See us for a Signature Loan

If your cash cow has run dry and you need some moo-la, a Signature Loan from the credit union can help. A Signature Loan - or a personal loan - is based on your good name and credit score, rather than being based on collateral like a vehicle loan. They're also sometimes called unsecured loans. Signature loans are often used to pay for a vacation, or to consolidate debt. They're also a good source of funds for an unanticipated expense such as medical bills, funeral expenses, legal fees, or expensive car repairs. So if you find yourself in need of funds, visit our website or give us a call to check out our low rates and find information how to apply.



The Annual 2021 Board Meeting is postponed until further notice.

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

Statistics- As of 11/30/2020

Loans	\$4,271,256.81
Assets	\$10,262,650.65
Members	970
Savings Rates	APY
Savings Account	.15%
Checking Accounts	.15%
(SECOND CHANCE CHECKING: NOT APPLICABLE)	
Christmas Club	.15%
Share Certificate (CD)	.60%

Account Fees

Dormant Account-per month	\$5.00
Excessive Withdrawal-per ck-if over 3 per MTH-all accts.	\$10.00
Incoming Wire	\$10.00
Levy/Garnishment	\$75.00
Account Research-per HR-min \$5.00	\$25.00
Statement Copy & Microfilm Copy-All Accounts	\$ 5.00
Open/Close Membership within 90 days	\$15.00
Credit Check	\$15.00
Closed Christmas Club-Prior to Disbursement Date	\$25.00
Stop Payment on a Check	\$30.00
Close CD prior to Maturity date	\$35.00
Late Fee on loans after 10 days past due	\$25.00

Refinance fee for Collateralized loans will be 1.5% of Balance

the LAST Word For every minute you remain angry, you give up sixty seconds of happiness.