

PBA FEDERAL CREDIT UNION QUARTLEY NEWSLETTER

PINE BLUFF ARSENAL, BLDG 17-120

PINE BLUFF, AR 71602

PHONE (870)535-2441 ON POST 3714 & 3814

HOURS MON-THUR 9AM-4:30PM FRI 9AM-12:30PM

www.pbafcu.com

**HOLIDAY
CLOSINGS** 

October 14th 2019

November 11th, 28th, 29th 2019

December 24th, 25th 2019



**Happy 100th Anniversary
and Thank You VETS!**

Thank You Vets!

Each year we observe Veterans Day on November 11, and this year marks the 100th anniversary of the day set aside to honor and to recognize our brave service men and women. Veterans Day evolved from Armistice Day, which was proclaimed in 1919 by President Woodrow Wilson. Armistice Day commemorated the end of World War I when hostilities ceased on November 11, 1918 at 11 a.m. - the 11th hour of the 11th day of the 11th month. Whether your service was in the Army, Marine Corps, Navy, Air Force, or Coast Guard and whether it was during war or peacetime, we thank you! The popular slogan is true: We are in the land of the free because of the brave. You have sacrificed much for the greater good and that is appreciated.

WE WILL BE OPEN ON THE POST EVERY TUESDAY AND THURSDAY FOR YOUR CONVENIENCE. CALL **3814 ON POST**

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

Statistics as of 08/31/2019

Loans \$ 6,781,017.70
Assets \$ 10,209,551.35
Members 960

You may think of the credit union as the best place to get a loan for new wheels. And you'd be right. But it doesn't stop there. We have loans for every season, and every reason. Do your scholars need new computers before they head off to school? Check. Thinking of taking the family on a ski trip or a cruise to the Caribbean this coming winter, and need a vacation loan? Check. Snowmobile, personal watercraft, boat, or recreational vehicle on your wish list? Check. Help with holiday expenses? Check. Major toothache necessitating a trip to the dentist? Check. The credit union is here to help with all of your financing needs. That's why we're here. Call, or stop by.

For every season, every reason



We have a loan for that



Psst: Pass the Word About the Benefits Of Belonging

Do yourself and your friends and family a favor: Spread the word about the benefits of belonging to the credit union. It's good for you because as the credit union grows we are able to offer even more products and services that help you reach your financial goals. It's good for your family and friends because they'll likely get a better deal when they borrow, pay fewer fees, and earn competitive rates on savings as well. That's because the credit union exists for only one reason and that is to help our members. Thank you for your membership and when you share how the credit union can be of service to your friends and family, we think they'll thank you as well. Simply send them our way and we'll take care of the rest.

Savings Rates

APY

Savings Account	.15%
Christmas Club	.15%
Share Certificate (CD)	.60%

Account Fees

Dormant Account-per qtr. all accounts	\$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	\$15.00
Open/Close Membership within 90 days	\$15.00
Credit Check fee on loans	\$10.00
Closed Christmas Club-Prior to Disbursement Date	\$25.00
Close CD prior to Maturity Date	\$35.00
Late Fee after 10 days past due date	\$25.00

Refinance fee for Collateralized Loans will be 1.5% of Balance

THE LAST Word Challenges make life interesting. Overcoming them is what makes life meaningful.