

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

on post office Payday Thursdays 10am-3pm

December 2019

Website: www.pbafcu.com

Save The Date: 2020 Annual Meeting



Listen, learn, and be heard at this year's Annual Meeting and Election. As a member-owner of PBA Federal Credit Union, you are a valued part of our credit union family and your voice is important. Take advantage of this opportunity to express your concerns, ask questions, and exercise your right to vote. Plus, get an update on the current state of the credit union while connecting with CU leaders and meeting other members of the credit union

community.

At the 2020 meeting, credit union management and elected officials will share information and news about the credit union's current financial status, products and services, achievements and endeavors over the past year, and goals for the future. The nominating Committee has submitted Sammie Sheftic and Bo Harrison for re-election for one of the two positions. Any other member, by petition, may be nominated for any of the two positions. They 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 business hours. The completed petition must be returned to the Credit Union by the close of business on January 31, 2019. Ballot boxes will be open for voting at PBA Credit Union building on February 5th and 6th from 9am to 4pm and February 10th from 9am to 3pm.

Tellers appointed by the Board of Directors will be responsible for verifying voter's eligibility and tallying the votes. Election to the Board is by plurality vote. The two candidates receiving the most votes will be elected. Please mark your calendars and join us for this informative evening on February 10th, at 4:30pm to be held at the PBA Creasy building #17-110. Great Door Prizes will be yours for the winning! We hope you are able to attend and look forward to seeing you!



Coming in March 2020 we will be Live!!! We will have checking, debit cards and a full line of e-services. Online banking, mobile banking, online bill pay, e-statements, account alerts, direct deposit, online loan application!!!

We will be open on post in building 16-450 the old credit union building on Payday Thursdays from 10am to 3pm for your convenience.



Save Your Way to Happier Holidays

Congratulations to all the members of the 2019 Christmas Club who saved a total of **\$86,978.00!** Let's face it - the holidays are expensive. Travel, gifts, special meals and entertaining, postage and shipping costs all can bring on a significant holiday hangover once the "most wonderful time of the year" has passed. There is a way to make the aftermath of your 2020 holidays less stressful and more joyful: Open your Holidays Savings Account at the credit union. By setting aside funds, you'll be in a much happier place come January 2021. Even tucking away \$20 per week will net you about \$1,000, the average amount spent on the winter holidays, according to the National Retail Federation's estimates. Set up an automatic transfer from your savings account to make saving painless. Open your Holiday Savings Account today.

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)	.40%

Loans	\$3,968,039.05
Assets	\$9,974,242.37
Members	932

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
Close CD prior to Maturity date	\$35.00
Late Fee after 10 days past due	\$25.00

*Refinance fee for Collateralized loans will be **1.5%** of Balance*

the LAST Word

**Today's little moments become
tomorrow's precious memories!**