

# THE Beltline

PINE BLUFF COTTON BELT  
FEDERAL CREDIT UNION

2nd Quarter 2011

## What Can We Do For You?

At Pine Bluff Cotton Belt Federal Credit Union, we like to think of our members as part of our financial family. We're there when you need us whether you're opening your first checking account or planning for retirement.



## We Can

provide you with a **safe** and **secure** environment for all your financial needs. These days it's hard to find **trustworthy**, **dependable** service, but at PBCB FCU, you have a trusted partner you can rely on.

## We Can

offer you **better-quality** products and **convenient services** tailored to your individual needs to make your financial life easier. Since we're a financial cooperative, we can offer **lower rates on loans** and **higher dividends on savings**.

## We Can

guarantee **friendly, experienced** service every time you walk in the door or pick up the phone. Our knowledgeable staff has years of experience and believes in the philosophy of people helping people, so you can rest assured you're in good hands with us.

We could give you 75 more reasons why PBCB FCU is a great place to do business with, but instead, we'd like to show you!

Come in and experience the helpfulness of our friendly, knowledgeable staff and see for yourself why we've been serving your community for 75 years!



## GAP and Extended Warranty

If your vehicle is stolen, damaged beyond repair, or for some reason declared an insured total loss, your auto insurance will cover the replacement value. However, you remain liable for payment of the difference between the insurance settlement and your loan balance.

PBCB FCU Guaranteed Asset Protection (GAP) will cover the gap between the insurance settlement and your loan balance for just \$270.00 for the life of your loan. GAP protection will also pay \$1,000.00 as a down payment toward the purchase price of a replacement vehicle when financed at your credit union.

Your credit union recently started offering Route 66 Extended Warranty Coverage for new and used vehicles. The policy is good for 5-years or 100,000 miles, bumper-to-bumper coverage, 24/7 emergency roadside service and no deductible on covered parts and labor.

Call **870-535-6365** for more information.



## IRA 2010 Contribution Deadline

This year's income tax filing deadline is April 18, 2011 for Federal Income Tax. You have until then to make your annual contributions to your IRA for 2010. A single taxpayer may make annual contributions to Traditional and/or Roth IRA's as large as \$5,000 for tax year 2010 (\$6,000 if you are age 50 or older). The contribution amounts are the same for the 2011 tax year.

To contribute to your IRA, or to learn more about investing, call us at **535-6365** in the Pine Bluff area or toll free **888-249-1904**.



## Get Pine Bluff Cotton Belt FCU Auto Financing Directly at Your Dealer

Pine Bluff Cotton Belt Federal Credit Union has partnered with select car dealers all over the state of Arkansas to offer auto loans directly at the dealership. (900141100)

We know that car shopping happens when your schedule allows, and sometimes that means when we're not open. With the new Pine Bluff Cotton Belt Federal Credit Union

Dealer Direct Financing program, you can go car shopping at your convenience and still finance with your credit union.

When you make your deal and sit down with the dealership finance manager to finish the transaction just say, "I want ARCUSO financing with Pine Bluff Cotton Belt Federal Credit Union." They have all the paperwork to process your credit union loan on the spot!



### TELL YOUR DEALER

Please finance my vehicle through ARCUSO, with Pine Bluff Cotton Belt Federal Credit Union.

# Pay Yourself First (PYF) Youth Savings Challenge

Pine Bluff Cotton Belt Federal Credit Union challenges the youth to get in the savings game.

It's time for young credit union members to prove they understand the importance of saving by participating in the weeklong Youth Savings Challenge. Pine Bluff Cotton Belt FCU invites you to participate in our first savings challenge, and encourage young members to open new accounts. **We will be participating**

**in Teen Week April 18-22.** We challenge all youth to come and participate! Our main focus is to teach the benefits of saving, to invite young people to open savings accounts and to encourage our young members to make deposits this week and throughout the year. (7979010)

So remember PYF (Pay yourself first)!



## Overdraft Fees

Effective May 1, 2011, fees for overdrafts will increase. The fee for a share draft that is covered by a deposit and paid will increase to \$15.00. The fee for a share draft that is not covered by a deposit and returned will be \$20.00. Any share draft/check that a member brings in and deposits to their account that is returned will be charged a \$5.00 return fee. In addition, ACH payments that are returned will be a fee of \$20.00. These fees are increasing due to the fees being charged to the credit union beginning January 1, 2011. We will attempt to keep these and all fees to a minimum. (0262401)



## Safe Deposit Boxes Available

Your credit union has Safe Deposit Boxes available for members to rent. The sizes and annual rental charges for the boxes are as follows:

**3" x 5" box- \$15.00**

**3" x 10" box- \$20.00**

**5" x 10" box- \$35.00**

**10" x 10" box- \$65.00**

Call **535-6365** for more information on Safe Deposit Boxes. (4465011)

## Find Your Account Number and Win \$25!



Pine Bluff Cotton Belt Federal Credit Union hides scrambled member account numbers throughout each newsletter. If you can find and correctly unscramble your account number, then you've won \$25! You have until April 30, 2010 to call and claim your prize, which we'll deposit directly into your savings account.

Congratulations to **Julia Pruden** for finding her scrambled account number in the 1<sup>st</sup> Quarter 2011 Newsletter!

### SUPERVISORY COMMITTEE

Drew Atkinson

Randy Shell

Robert Wyatt, Jr.

### BOARD OF DIRECTORS

Joe Spadoni, Jr., *Chairman*

Joey Richmond, *Vice-Chairman*

Jay Callaway, *Secretary*

Greg James, *Treasurer*

L.L. Anderson, *Director*

Bobby Bradford, *Director*

Randy Shell, *Director*

## HOLIDAY CLOSINGS

**Memorial Day**

Monday, May 30, 2011

**Independence Day**

Monday, July 4, 2011



**PINE BLUFF COTTON BELT  
FEDERAL CREDIT UNION**

**Phone** (870) 535-6365

**Fax** (870) 535-0765 or (870) 535-4237

**Toll Free** (888) 249-1904

#### Hours

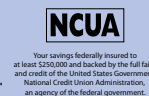
Monday, Tuesday & Thursday 8 a.m. – 4 p.m.

Wednesday 9 a.m. – 4 p.m.

Friday 8 a.m. – 6 p.m.

#### Online

PBCottonBeltFCU.coop



# Share Credit Union Membership with Your Family

When you become a member of Pine Bluff Cotton Belt Federal Credit Union, your immediate family members also become eligible for membership. You and your loved ones can benefit from the lower rates and higher dividends PBCB FCU offers. And just like you, when your family members join, they are members for life, even if you change jobs, retire or move out of state. So let your relatives in on the benefits of credit union membership. (800)32085)

Eligible Family Members: spouse, parents, grandparents, children, grandchildren, great-grandchildren, siblings, aunts, uncles, cousins, nieces, nephews and in-laws.



## STAYING CONNECTED

If you've recently moved, changed phone numbers or plan to do so in the near future, your credit union wants to know. When we have your up-to-date information, we are able to better protect you from any security issues that may arise, particularly with ATM and debit cards. Please fill out the form below and mail it or drop it off at the credit union.

Name: (Last, First, MI) \_\_\_\_\_

Phone Number: \_\_\_\_\_

Old Address: \_\_\_\_\_

New Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

### Mail to:

Pine Bluff Cotton Belt Federal Credit Union  
1703 River Pines Blvd.  
Pine Bluff, AR 71601

Date Effective: \_\_\_\_\_

Signature: \_\_\_\_\_

Account Number: \_\_\_\_\_

## SERVICES

### CHECKING & SAVINGS

Christmas Club Accounts  
Little Railroader Savers Club  
Share Drafts  
(Checking Accounts)

### LOANS

80/20% Loans  
Auto Loans  
Home Equity Line of Credit  
Home Improvement Loans  
(additions)  
Personal Loans  
Principal Deferred Loan  
Real Estate Mortgage Loans  
Share Loans

### INVESTMENTS

Certificates:  
3 month, \$1,000 minimum  
6 month, \$500 minimum  
12 month, \$500 minimum  
18 month, \$500 minimum  
24 month, \$500 minimum

Individual Retirement  
Accounts (IRA):  
Traditional, Roth

### INSURANCE

Cancer Insurance  
Credit Life Insurance at  
No Extra Cost  
(up to \$40,000.00)

Disability Insurance  
GAP Insurance  
Life Insurance  
Life Savings Insurance  
at No Extra Cost

### ADDITIONAL SERVICES

ATM / Debit Card  
Audio Response  
Cashier's Checks  
City Rehabilitation  
Program  
Computer Vehicle  
Registration  
Direct Deposit (ACH)(UP)

Drive-Up Window  
Extended Warranty  
Free Notary Service  
Internet Teller/Bill Pay  
Net Pay  
Night Deposit  
Safe Deposit Boxes  
Shared Branching  
Skip-A-Payment  
Southern Good Faith Fund  
Travelers Cheques  
Western Union Wires  
at Reduced Rates