

THE Beltline

PINE BLUFF COTTON BELT
FEDERAL CREDIT UNION

2nd Quarter 2012

Take Advantage of our HOT Auto Loan Rates

Rates as low as

2.95%
Annual
Percentage
Rate*

Let the friendly staff at Pine Bluff Cotton Belt Federal Credit Union help you find the best loan rate and term for your new car, truck van or SUV.

Interested in a new motorcycle, ATV, boat or Jet Ski, camper or RV? No problem! Your credit union offers the same great financing deals on all the fun stuff too!

You'll also get this same great deal when you refinance your current auto loan from another lender with PBCB FCU!

Call 870-535-6365 or go to
PBCottonBeltFCU.coop to learn more.

*Annual Percent Rate. Membership eligibility required. Your interest rate and term will be determined by your credit qualifications. Certain members may not qualify based on their credit history. This offer does not apply to loans already financed at PBCB FCU.

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 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 2011 Contribution Deadline

This year's income tax filing deadline is April 16, 2012 for Federal Income Tax. You have until then to make your annual contributions to your IRA or 2011. A single taxpayer may make annual contributions to Traditional and/or Roth IRA's as large as \$5,000 for tax year 2011 (\$6,000 if you are age 50 or older). The contribution amounts are the same for the 2011 tax year. (1811002)

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.

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! (2319301)



TELL YOUR DEALER

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

Your Savings Keep Growing with Member Rewards

Your credit union is a proud participant of Invest in America, a discount program that brings credit union members valuable savings on the things they use the most.

With Member Rewards, members can save big with exclusive credit union member discounts from trusted U.S. companies. So whether you're looking to save on flowers and gifts, vacations, satellite TV, moving or storage, wholesale shopping, medical and lifestyle products or tax preparation software- Invest in America and your credit union have you covered. Plus, the number of companies joining our Member Rewards Program is growing daily. (90320052)

Discover the companies with exclusive credit union member discounts and how much you can save at www.lovemycreditunion.org.



Change Your PIN

We would like to inform our members about our new VISA® debit card personal identification number option. We are now in the process of letting our members choose their own pin number for their debit card. Existing members who need or want to reset their pin may do so one time at no charge. For each pin re-order thereafter there will be a \$5.00 charge. New members will have the option to change their pin once they receive their VISA® debit card. Any subsequent re-orders will be subject to a \$5.00 charge. (600510902)



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, 2012 to call and claim your prize, which we'll deposit directly into your savings account.

There were no winners in the 1st quarter. Look hard and good luck!

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 28th, 2012

Independence Day
Wednesday, July 4th, 2012



**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

Federally
insured by
the NCUA



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.

Get a Great Deal on a Repo

Your credit union offers repossessed vehicles to members at a great rate. With approved credit, we'll finance any repo at 0% interest. Check out the repos below and take advantage of this great opportunity today!

2010 GMC Acadia (black)
2010 Chevrolet HHR (maroon)

*For an updated list of our current repos, visit **PBCottonBeltFCU.coop**.*

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