

# THE Beltline

PINE BLUFF COTTON BELT  
FEDERAL CREDIT UNION

1st Quarter 2010

## The Savings Add Up

*When You Finance Your Auto Loan with Pine Bluff Cotton Belt FCU*

*Finance a New or Used Auto - 2008, 2009 or 2010 Model with your credit union and get a great low rate - for a limited time only!*



Rates as low as  
**3.95%**  
Annual Percentage Rate\*  
for up to 72 months

To apply for your auto loan, call 870-535-6365 or go to [PBCottonBeltFCU.coop](http://PBCottonBeltFCU.coop) to learn more.

\*Membership eligibility required. Your interest rate and term will be determined by your credit qualifications. The offer is for a limited time only. This offer does not apply to loans already financed at PBCB FCU.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government, National Credit Union Administration, an agency of the federal government.

### Your Credit Score Determines Your Rate

A+ Credit	3.95%	Annual Percentage Rate
A Credit	4.95%	Annual Percentage Rate
B Credit	5.95%	Annual Percentage Rate
C Credit	6.95%	Annual Percentage Rate

**Refinance Your Auto Loan and Get a Great Rate Too!**  
Refinance your current 2008, 2009 or 2010 model car from another financial institution with Pine Bluff Cotton Belt FCU and get the same great deal!



# Privacy Notice Disclosure

Pine Bluff Cotton Belt Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes your credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. If after reading this notice you have questions, please contact us at 870-535-6365 or write to management, Pine Bluff Cotton Belt FCU, 1703 River Pines Blvd., Pine Bluff, Arkansas 71601. (218710)

**Information We Collect About You** – We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

We may disclose all of the information we collect, as described above, as permitted by law.

**Parties Who Receive Information from Us** – We may disclose nonpublic information about you from the following types of third parties:

- Financial services providers, such as insurance companies
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors and government agencies

**Disclosure of Information to Parties that Provide Services to Us** – In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purpose of processing and servicing transactions that you request or authorize, so that

we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

**Disclosure of Information About Former Members** – If you terminate your membership with Pine Bluff Cotton Belt FCU, we will not share information we have collected about you, except as may be permitted or required by law.

**How We Protect Your Information** – We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**What Members Can Do to Help** – Pine Bluff Cotton Belt FCU is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (Personal Identification Numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. Let us know if you have any questions. Please do not hesitate to call us – we are here to serve you!



## SHARING IS CONVENIENT.

**WITH SHARED BRANCHING, ACCESSING YOUR CREDIT UNION ACCOUNT IS A SMOOTH RIDE.**

Now with thousands of shared branch outlets across the United States, you can take advantage of a variety of services as if you were at your Pine Bluff Cotton Belt FCU. Deposit, withdraw, transfer money, make loan payments or just inquire about your balance wherever you are. Just look for the CU Service Centers Swirl. It's so convenient!

[www.CUServiceCenters.org](http://www.CUServiceCenters.org)



# ANNUAL MEETING NOTICE

**Date:** January 29, 2010

**Refreshments:** 6:15 p.m.

**Meeting Time:** 7:00 p.m.

**Place:** Harbor Oaks Meeting Room, next to restaurant in Regional Park

The 74th Annual Shareholders Meeting for Pine Bluff Cotton Belt Federal Credit Union will take place at the above date and time, and will last for approximately one hour. Reports will be given on what has happened during the past year and what plans are being worked on for the coming year. Members who attend will have a chance to win cash prizes! We look forward to seeing you there. (2904120)

To give our employees time to get to the Annual Meeting, the credit union office will close at 5:00 p.m. on Friday, January 29, 2010.

## SUPERVISORY COMMITTEE

Drew Atkinson

Randy Shell

Robert Wyatt, Jr.

## BOARD OF DIRECTORS

Joe Spadoni, Jr., *Chairman*

Joey Richmond, *Vice-Chairman*

Jay Callaway, *Secretary*

James Laminack, *Treasurer*

L.L. Anderson, *Director*

Bobby Bradford, *Director*

Randy Shell, *Director*

# SPICE UP YOUR CHECKING

with Pine Bluff Cotton Belt FCU

Your credit union has added some sizzle to checking accounts, by introducing Internet Banking. With Internet Banking, you can check your account balances, view account history and check images, make loan payments, transfer funds within your account, pay bills online and much more!

You'll receive a **\$25 restaurant gift card** when you open a new PBCB FCU Checking Account with Direct Deposit!\*

Visit **PBCottonBeltFCU.coop** to sign up for Internet Banking, or call **870-535-6365** to open a checking account today. (2340407)



\*To be eligible for the \$25 gift card offer, you must qualify through ChexSystems. This offer may be withdrawn at any time. Membership eligibility required.

## HOLIDAY CLOSINGS

**Martin Luther King, Jr. Day**  
Monday, January 18, 2010

**Presidents Day**  
Monday, February 15, 2010



**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

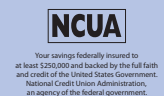
PBcottonbeltFCU.coop

# 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 January 29, 2010 to call and claim your prize, which we'll deposit directly into your savings account.

Congratulations to **W.L. Collins, JR.** for finding his scrambled account number in the 4<sup>th</sup> Quarter 2009 Newsletter!



## WELCOME PINE BLUFF SCHOOL DISTRICT TEACHERS AND EMPLOYEES



Now you can experience the benefits  
of a member-owned financial cooperative.

We have over 3,800 Branch offices at  
Credit Union Service Center locations in all 50 states.

Stop by our office to open your account today.

1703 River Pines Boulevard • Pine Bluff, AR 71601

# 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! (300300752)

**2008 Big Dog Ridgeback (yellow)**

**2006 Nitro Boat, Motor and Trailer (red/white)**

**2005 Dodge Ram 2500 Diesel (white)**

**2000 Ford F250 (black)**

For an updated list of our current repos,  
visit [PBCottonBeltFCU.coop](http://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 Banking / 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