

KATY LANE FACILITY HOURS

8:30 a.m. – 3:30 p.m. Monday—Thursday (Lobby)
7:30 a.m. – 5:30 p.m. Monday—Thursday (Driveup)
Drive-through open Saturday 9 a.m. – noon
Open until 6 p.m. on Fridays

DOWNTOWN BRANCH HOURS

8:30 a.m. – 3:30 p.m. Monday—Thursday (Lobby)
7:30 a.m. – 5:30 p.m. daily (Driveup)
Open until 6 p.m. on Fridays • 573-686-9991

VA OFFICE HOURS

8 a.m. – 3 p.m. daily
Open until 3:30 p.m. on Fridays • 573-778-4606
Closed All Holidays • Diane Powell, Newsletter Editor

notes of Interest

**Volume 27
Number Two**

Spring 2009



National Credit Union Youth Week



THE MAGIC OF SAVING
The Magic of Saving Challenge

Kids, are you successful savers?
Save regularly, and—abracadabra—you'll reach your goals. Make saving at the credit union a habit this April to bring a little magic to your money.

Make a deposit to your account (or open a new one) during the month of April to participate in the National Youth Saving Challenge™. Ten young savers will be selected nationwide to each win \$100. (Must be under age 18 to participate.)

The Magic of Saving is the theme for this year's Youth Week. And it is magic how learning to save when one is young will become a habit and extend on into adulthood. Plus, your money earns you money when you save.

Although the Poplar Bluff Federal Credit Union celebrates our school age children with \$5 each quarter they bring in their report card and have made the honor roll, we also want to recognize them with a special event. Beginning

Monday, April 20 and extending until our 57th Annual Meeting on April 30th, each child and teenager through 17 years old will be eligible to win some cool cash. The tellers will provide tickets for each minor depositor to complete for a cash drawing. At the 57th Annual Meeting the winner will be announced. You don't have to be present to win.

A coloring contest is also planned. Pick up and complete the Magic of Saving coloring page and it will be displayed in the credit union.

Credit Union 57th Annual Meeting will be April 30

Make plans now to attend the Poplar Bluff Federal Credit Union's 57th Annual Meeting to be held Thursday, April 30, at the Black River Coliseum. Tickets may be purchased beginning April 1 and continuing through April 25. Adult tickets are \$6.00 and children who prefer the special kids' menu may purchase tickets for \$3.00.

The doors will open at 5:30 and the meeting will begin at 6:00. There will again be gift bags that the credit union staff so diligently put together each year. Dinner will be catered by Tasteful Creations and will immediately follow the meeting.

Again, the prize wheel will be ready for cash prizes and other giveaways. So don't miss a great evening with your fellow credit union members!

The three board members up for reelection had no opposition. As a result, continuing on the board are Lonnie Robertson, Charles Hayden and Charles Hicks.

Now might be the time for you to buy or refinance.

If you want to fix that broken ARM (adjustable rate mortgage) and lock into a fixed rate, or refinance your fixed rate mortgage to a lower rate, or purchase or build that dream home, this might be your time.

We now offer a wide array of fixed rate mortgages, FHA, VA, construction and variable rate loans. Low payments and no down payment loans are also available.

You can go online to our website www.pbfcu.org and actually apply for a mortgage loan and have a pre-approval in minutes. Or, you can play "what if" with different terms and rates.

You may also contact your loan department at 573-686-7221 or 800-786-7221 and press option 5. A loan expert will help answer your questions and get you started on a mortgage loan you will feel comfortable with.



Be prepared with Route 66 Extended Warranty



Are you prepared for a mechanical breakdown with your vehicle?

Do you have the necessary cash to pay for the rising cost of repairs?

If you answered no to either of these questions then a Route 66 Extended Warranty is an excellent investment to ensure that you are covered if a mechanical breakdown does occur.

A Route 66 Extended Warranty not only protects your investment from expensive mechanical breakdowns, but it also comes with a no (\$0) deductible, 24/7/365 roadside service, car rental benefits, 30-day money back guarantees, nationwide coverage, AND is fully transferable.

With the Route 66 Extended Warranty's open enrollment you don't have to

purchase your warranty at the time of purchase, but at any time during the life of the vehicle.

Regardless if your vehicle is still under a manufacturer's warranty, Route 66 Extended Warranty has a plan that will fit your vehicle!

Don't get stuck without coverage!

Exclusive GM Savings for PBFCU Members!

As a Poplar Bluff Federal Credit Union member, you have the chance to save even more on a new GM vehicle with the GM Private Offer.

The GM Private Offer gives members an additional \$500 off most new GM vehicles, along with special financing from your credit union. As part of the offer, Poplar Bluff Federal Credit Union will provide a 60-month loan with an interest rate 1/2% lower than current rates!

Credit unions like ours have already been saving members thousands of dollars on a new GM vehicle thanks to Invest in America. Now, in addition to their value-driven Credit Union Member Discount from GM, members can add on the GM Private Offer to greatly increase their savings.

You can either get preapproved for your vehicle loan before you shop, or hit your local GM dealership first and then visit the Credit Union to get financ-



ing. Either way, just inform the dealership and your credit union that you're taking part of both Invest in America programs. When you close on your loan, we'll give you a certificate and an authorization code for the GM Private Offer. Take this, plus the authorization code you received in the Credit Union Member Discount from GM, to your

dealership to save up to thousands of dollars on your new GM.

The GM Private Offer is available to new and current Poplar Bluff Federal Credit Union members from April 1 to May 31, 2009. Call 573-686-7221 or 800-786-7221 to speak with one of our loan specialists for more information.

Notice of Privacy Practices for Credit Union Members

The mission of the Poplar Bluff Federal Credit Union is to provide high quality, innovative and convenient financial services while promoting responsible financial management among the membership.

In accordance with the Gramm-Leach-Bliley Privacy Act the Poplar Bluff Federal Credit Union is committed to protecting the personal information received in our association with our members. The privacy of our members is a high priority of our board of directors, management and staff.

The Poplar Bluff Federal Credit Union collects nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency

We do not disclose any nonpublic information about you to anyone, except as permitted by law.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described above in the notice.

The Poplar Bluff Federal Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Did you know...

That you are now permitted 10 free PIN-based transactions with your ATM/debit card monthly? For many years we allowed 4 free PIN-based transactions. But with a recent restriction on pay-at-the-pump card transactions, we felt it only right to increase the number of freebies!



Are you having payment troubles?

If you are having problems paying your credit union loans on time and have been receiving notices and phone calls lately, don't let the situation continue, contact either Kathy or Crystal in our collection department at 686-7221 or 1-800-786-7221.

Having good credit is very important. Paying late or missing a few payments, excessive unsecured debt (credit cards, non-collateral loans etc) and collections items will pay havoc on your good credit and drop your credit score significantly. The lower the credit score the higher the interest rate you must pay in the event you are able to obtain a loan. Plan ahead and don't let this happen to you and your family.

The credit union is concerned when a member does not pay as promised. A notice is sent out 5 days after the due date as a reminder to all those who signed on the loan. If there is no response then another reminder is sent at 10 days. And finally, at 15 days with no response, a Notice of Right to Cure is sent to all concerned.

To avoid repossession and/or foreclosure, as well as any further action on non-secured loans, contact either Kathy or Crystal, who are here just for you. Either one will be glad to work with you in helping you to preserve your good credit.

UPCOMING HOLIDAYS

The Credit Union will be closed on the following holidays:

May 25—Memorial Day

July 4—Independence Day

If you need to resolve a service problem, we suggest you speak with the Credit Union management. However, if you have comments you would wish directly sent to the Board of Directors, please do so in writing to:

Mrs. Wilma Hawley
Supervisory Committee
HC3 Box 3489
Wappapello, MO 63966

CREDIT UNION MANAGEMENT

Kirk Mondy, President
Diane Powell, Vice President

SUPERVISORS

Sue Gilbert, Branch Manager
Sandra Rone, Loan Supervisor

BOARD OF DIRECTORS

Edwin Ervin, Chairman
Lonnie Robertson
Gary McVey
Tim Darnell
Sharron Payne
Keith Hale
Terry Farmer
Chuck Hayden
Charles Hicks



AMERICA'S
**CREDIT
UNIONS™**

*Where people are
worth more than money.™*

DIVIDENDS DECLARED

for the First Quarter 2009 are:

Account	APR	APY
Savings	0.250%	0.250%
Checking	0.100%	0.100%
Clubs	0.250%	0.250%
Money Market	tiered up to	1.00%
IRA (shares)	0.499%	0.500%
Roth IRA (shares)	0.499%	0.500%

KEY STATISTICS

(as of March 31, 2009)

Assets	\$37.55 million
Loans	\$22.78 million
Deposits	\$31.06 million
Members	7,307

(A full copy of our most recent financial statement is on display at the Credit Union for your examination.)

