



On Alert!

Protect Yourself from Tax-Related Identity Theft

According to IRS.gov, tax-related identity theft occurs when someone uses your stolen personal information, including your Social Security number, to file a tax return claiming a fraudulent refund.

You may not know you're a victim of identity theft until you're notified by the IRS of a possible issue with your return. Be alert to possible tax-related identity theft if:

- You receive a letter from the IRS inquiring about a suspicious tax return you did not file.
- You can't e-file your tax return because of a duplicate Social Security number.
- You receive an IRS notice that your existing online account has been accessed or disabled when you took no action.
- IRS records indicate you received wages or other income from an employer you didn't work for.
- You've been assigned an Employer Identification Number, but you did not request an EIN.

Protect your data and identity from fraud with these steps:

- Use security software for your computer and mobile devices and make sure it updates automatically.
- Use strong, unique passwords; consider a password manager.
- Use two-factor authentication whenever it's offered. This is particularly important for protecting your email, financial, and social media accounts.

Check Your Wallet!

Do you have the Success VISA Credit Card?



- ✓ No Annual Fee
- ✓ No Balance Transfer Fee
- ✓ Earn Rewards Points with every purchase!

*Annual Percentage Rate. The APR you may qualify for at account opening will depend on your credit worthiness. Credit cards are subject to terms and conditions of the credit card agreement. Please see terms and disclosures. See a loan officer for complete details.

DEPOSIT RATES:

As of December 1, 2023

*Rate subject to change without notice

	Rate	APY
Savings	0.25%	0.25%
Christmas Club	5.84%	6.00%

Share Certificate

6 Months	5.18%	5.25%
9 Months	4.50%	4.56%
12 Months	1.25%	1.26%
19 Months	4.50%	4.58%
24 Months	1.50%	1.51%
36 Months	1.75%	1.76%

IRA (Traditional and ROTH IRAs Available)

12 Months	1.75%	1.76%
24 Months	2.25%	2.27%
36 Months	2.00%	2.02%
IRA Share (Variable)	0.25%	0.25%

Money Market

\$2,500 - \$24,999	0.20%	0.20%
\$25,000 and Up	0.40%	0.40%

*APY is Annual Percentage Yield

Welcome New Employees

Michelle Eakins

Lydia Minton

Welcome New Partner Groups

Absolute Care Management Corp.

LensMasters

Nunn's Construction Co., Inc.

Peco Foods, Inc.

Terry Thomas Auto Group



www.successcreditunion.com





Debt Protection:
Your safeguard against the unexpected.

We know your family means the most to you. If the unexpected happens, you don't want an emotionally trying situation to be compounded by financial worry.

Consider **Debt Protection**.

Debt Protection is designed to cancel a loan balance or reduce repayment of the loan

debt in case of involuntary unemployment, disability, or death. For additional protections, **Life Plus** can extend your Debt Protection to address a wide range of circumstances, including accidental dismemberment, terminal illness, hospitalization or family medical leave, or death of a non-protected dependent.

Here are the key things to know about **Debt Protection**:

- **Easy**
The application process is simple and takes effect immediately.
- **Budget-Friendly**
Comfortably fits into your monthly payment.
- **Puts You at Ease**
Rest easy knowing you are taken care of if the unexpected happens.

2024 ANNUAL MEETING UPDATE

THE ANNUAL MEETING OF MEMBERS WILL BE HELD ON THURSDAY, MARCH 28TH, AT 5:30 P.M.

Get a Fresh Start in 2024!

A new year brings new perspective and goals; it's the perfect time for a financial fresh start.

Kick-start your financial goals in 2024:

1. Set a Budget and Stick to It.
2. Pay Down Debt.
3. Make Regular Deposits to a Savings Account.
4. Review Your Credit Report.
5. Consider Investing Money for the Long-Term.

Loan Rates

as of December 1, 2023
Rates subject to change without notice

AUTO	New Rates As low as	Used Rates Years 2020-2024 Previously registered As low as
36 months	6.00% APR*	6.50% APR
48 months	6.25% APR	6.75% APR
60 months	6.50% APR	7.00% APR
72 months	6.75% APR	7.25% APR

PERSONAL LOANS As low as
Terms up to 36 months **12.25% APR**

MORTGAGE LOANS
Call for rates.
Fixed mortgages available.
LOW CLOSING COSTS

Home Equity Line of Credit
85% LTV **6.25% APR** (Variable Rate)

VISA® CREDIT CARDS

Annual Percentage Rates

Platinum: 8.90% • Gold: 11.50%
Classic: 12.92%

NO ANNUAL FEE! NO BALANCE TRANSFER FEE!

* APR is Annual Percentage Rate. Rates and terms are for qualified borrowers, dependent upon credit score. Rates subject to change. Other restrictions may apply. Members can earn a discount of .50% if they have any FIVE of the following: auto-transfer, direct deposit, Cha-Ching! or Success checking account, certificate or IRA, debit card, Success Credit Union/NEAFCU credit card, eStatement, online banking, bill pay, loan-to-value of 90% or less. Add .75% for vehicles with mileage between 75,000 and 100,000 miles. Add 1.00% for vehicles with mileage greater than 100,000. Personal loans are for qualified borrowers and dependent upon credit score. See a loan officer for more details.

Service Centers & Accessibility

Blytheville
211 N. Broadway
Telephone: (870) 763-1111
Fax: (870) 763-2095
ATM AVAILABLE

Jonesboro
2704 Fair Park Blvd.
Telephone: (870) 935-9336
Fax: (870) 935-9533
ATM AVAILABLE

Paragould
2909 Linwood Drive
Telephone: (870) 236-5779
Fax: (870) 236-5701
ATM AVAILABLE

Gosnell
100 Amelia Drive
Telephone: (870) 532-5633
Fax: (870) 532-5820
ATM AVAILABLE

Forrest City
2303 N. Washington
Telephone: (870) 630-0956
Fax: (870) 630-0946

Visit MoneyPass or AllPoint to find surcharge-free ATMS.

Transaction Line Numbers
870-763-2818 (Blytheville/Gosnell areas)
870-268-9696 (Jonesboro area)
888-588-8555 (outside of Jonesboro/Blytheville)

Routing Number is 284174613.

2023 Service Award Recipients

Congratulations to the following employees on their service anniversary:

Jennifer Fancher
5 Years

Jeralyn Green
5 Years

Kelly Jorgensen
5 Years

Rebecca Shaw
5 Years

Debbie Green
10 Years

Monica Putman
20 Years

Abbie Morris
25 Years

Robin Truelove
30 Years



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