



CD Rates are on the Rise!

Take advantage of rising interest rates with a certificate of deposit from Success Credit Union! Terms range from 6 to 36 months and only a \$500 minimum investment is needed.

Contact us today for the latest offers and specials for our certificate of deposits!

DEPOSIT RATES:

As of September 1, 2022

*Rate subject to change without notice

	Rate	APY
Savings <small>(*21-'22)</small>	0.10%	0.10%
Christmas Club <small>(*22-'23)</small>	0.80%	0.80%
Christmas Club	TBA	TBA

Share Certificate

6 Months	0.55%	0.55%
9 Months	0.75%	0.75%
12 Months	1.00%	1.00%
19 Months	2.00%	2.02%
24 Months	1.25%	1.26%
36 Months	1.50%	1.51%

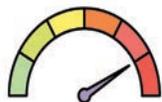
IRA (Traditional and ROTH IRAs Available)

12 Months	1.00%	1.00%
24 Months	1.25%	1.26%
36 Months	1.50%	1.51%
IRA Share (Variable)	0.25%	0.25%

Money Market

\$2,500 - \$24,999	0.15%	0.15%
\$25,000 and Up	0.25%	0.25%

*APY is Annual Percentage Yield



ARE CREDIT REPORTS REALLY FREE?



As a consumer, you are entitled to a free credit report every 12 months from each of the three major credit bureaus. The only website recognized by the federal government to provide this is www.annualcreditreport.com.

Other sites may claim to offer free reports but require you to purchase other products or services. Some websites may give you a report and then bill you for services later. Others offer you this service so they can gather your personal information to sell or misuse.

It's important to request your free credit report to ensure the information is accurate and monitor activity to spot identity theft. Make sure you stay informed about your credit report!

Live.
Work.
Play.

We're with
you every step
of the way.

Welcome New Employees

Cynthia Barnes
Tricia Brown
Conner Burroughs
Monitha Logan
Ronnie Peas

Welcome New Partner Groups

Broken Spoke Tire & Auto
Empowering Health Chiropractic
Greenbrier Companies



www.successcreditunion.com

Start saving for Christmas today!



Enjoy the holiday spirit year-round.

\$30,000

maximum amount

- ✓ First withdrawal FREE
- ✓ Dividends paid monthly

First withdrawal is free, subsequent withdrawals \$5.00. Fees could reduce earnings

You can open this account at any time during the year - no need to wait until the holidays arrive!

2023 Board of Director Nominees

Dr. Russ Hannah (incumbent) is the Chief Financial Officer for Arkansas State University. A graduate of ASU, Dr. Hannah is involved with the Arkansas Hunger Relief Alliance, Methodist Family Health System, and Rotary Club of Jonesboro. He currently serves on the Success Credit Union board of directors and is Chair of the ALCO Committee.

Mr. Brian Rega (incumbent) is the Director of St. Bernard's Village in Jonesboro. He is a graduate of Arkansas State University with a B.S. in Communications. Mr. Rega is involved with St. Bernards Advocates, Rotary Club of Jonesboro, and Jonesboro Regional Chamber of Commerce. He is currently on the board of directors for Success Credit Union and is a member of the Supervisory Committee.

Nominations Accepted by Petition

Members wanting to be considered for placement on the Success Credit Union Board of Directors election may do so by nomination by petition. Interested members must obtain signatures from 1% of the credit union membership, which is 285 signatures. These signatures would then be verified according to bylaw guidelines.

The deadline to receive nominations by petition, along with a statement of qualifications and biographic data is November 9, 2022. Email Brad Clark at bclark@successcreditunion.com for more information.

2023 Annual Meeting Date

The annual meeting of members will be held on Thursday, March 16th, at 5:30 p.m.

The election will not be conducted by a ballot when there is only one nominee for each position to be filled and there will be no nominations from the floor. If a ballot is necessary, it will be mailed at least 30 days in advance of the annual meeting.

Loan Rates

as of September 1, 2022
Rates subject to change without notice

AUTO	New Rates As low as	Used Rates Years 2019-2023 Previously registered As low as
36 months	3.50% APR*	4.00% APR
48 months	3.75% APR	4.25% APR
60 months	4.00% APR	4.50% APR
72 months	4.25% APR	4.75% APR

PERSONAL LOANS	<u>As low as</u>
Terms up to 36 months	9.75% APR

MORTGAGE LOANS

Call for rates.
Fixed mortgages available.
LOW CLOSING COSTS

Home Equity Line of Credit	
85% LTV	4.25% 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.



On October 20, 2022, Success Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme of ICU Day 2022 is "Empower Your Financial Future with a Credit Union."

ICU Day highlights the many ways credit unions across the world help members improve their financial health and well-being.

Credit unions were built on the principle of "people helping people." For over 60 years, we've seen that philosophy in action as our credit union provides affordable financial products and strives to meet the needs of our community.

On ICU Day and beyond, Success Credit Union will look towards empowering our members and community to build a better financial future.



Federally insured by NCUA.

Visit successcreditunion.com for information on products, rates, mobile banking, online banking, online BillPay and more.