

Save More. Do More.



4.30% APY* 6 MONTH CD

*Annual Percentage Yield. Rate as of 12/01/2022. LIMITED TIME OFFER. Minimum \$500 deposit. Federally insured by NCUA.

Take advantage of this CD Special!

DEPOSIT RATES:

As of December 1, 2022
*Rate subject to change without notice

	Rate	APY
Savings	0.10%	0.10%
Christmas Club	3.00%	3.04%
Share Certificate		
6 Months	4.25%	4.30%
9 Months	3.00%	3.04%
12 Months	1.25%	1.26%
19 Months	3.25%	3.29%
24 Months	1.50%	1.51%
36 Months	1.75%	1.76%
IRA (Traditional and ROTH IRAs Available)		
12 Months	1.25%	1.26%
24 Months	1.50%	1.51%
36 Months	1.75%	1.76%
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

At Tax Time, Make a Plan to Save!



The start of the New Year means it's tax season again. As you gather your tax records and prepare to file, why not use this annual responsibility to take another step towards building financial security for yourself or your family?

Perhaps you want to catch up on some bills, save for a major purchase, or even treat yourself to something special. Whatever you have in mind, tax time is a great opportunity to put money aside.

- 1. Estimate Your Refund:** Think about how much you might get back in a refund, based on what you received last year.
- 2. Identify and Prioritize Your Bills:** This includes essentials like rent and utilities as well as bills you would like to pay off or pay down.
- 3. Calculate What Remains:** Add up your expenses, payments, and purchases to see what you might have left over.
- 4. Make a Plan to Save:** Set a goal to save a portion of what's left over from your refund. Maybe it's \$500 or 25 percent of your refund. Whatever you choose is OK - just make a plan!

Courtesy of www.consumerfinance.gov

Live. Work. Play.

We're with you every step of the way.

Welcome New Employees

Alayna Barnes
Alyson Routon
Anna Simons
Brynnan White
Kala Hall

Welcome New Partner Groups

AR Northeastern Scrap Processing
Battery Outfitters
FABCO Machine Corp
Families, Inc.



www.successcreditunion.com

Start saving for Christmas today!



Enjoy the holiday spirit year-round.

3.04% APY*

- ✓ First withdrawal FREE
- ✓ \$30,000 maximum
- ✓ Dividends paid monthly

*Annual Percentage Yield as of November 1, 2022. 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!

Notice: Paper Statement Fee

Electronic statements are available for free through our mobile app and online banking platform!

•If you are a digital banking user, but haven't enrolled in E-Statements, click on the **Documents** tab and follow the prompts.

•If you are not a digital banking user, visit my.successcreditunion.com and click **Enroll** to get started. Once enrolled, click on the **Documents** tab and follow the prompts for E-Statements.

Due to the increasing external costs of processing mail and postage, all account types may receive a \$3.00 paper statement fee, effective April 1, 2023.

If you need assistance with E-Statement enrollment, please contact your local branch.

2023 Annual Meeting Reminder

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

Loan Rates

as of December 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	5.25% APR*	5.75% APR
48 months	5.50% APR	6.00% APR
60 months	5.75% APR	6.25% APR
72 months	6.00% APR	6.50% APR

PERSONAL LOANS	<u>As low as</u>
Terms up to 36 months	11.50% 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.

2022 Service Award Recipients

Congratulations to the following employees on their service anniversary:

Michelle Luttrull
5 Years

Martha Blasingame
5 Years

Sandra Ferguson
10 Years

Cathy Hilfiker
15 Years

Misty Tate
15 Years

Johna Cook
25 Years



Federally insured by NCUA.

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