



Get behind the wheel of your dream car today! Success Credit Union offers competitive auto loan rates and flexible terms to help you get the perfect car.

Members can enjoy low auto loan rates and a payment to fit your budget, including bi-weekly or weekly options. Insurance coverage, such as Warranty or Gap, is also available.

Whether you are pre-approved or at the dealership, choose Success Credit Union to finance your next auto purchase!

**For auto rates and to apply online, visit:
www.successcreditunion.com/borrow/auto-loans**



Financial Spring Cleaning

Temperatures are rising, flowers are blooming...spring is finally here! As the seasons change, it is a great opportunity to clean up your finances and make sure you are on the road to financial wellness.

Here are a few ways to get started on your financial spring cleaning:

1. Request a free credit report from AnnualCreditReport.com; check for and correct any errors.
2. Review your bills and address any debt you may owe.
3. Gain control over your credit card spending by taking a close look at your purchases over the past couple months. Create personal guidelines, such as using cash for smaller purchases, to make it easier to stick to your goals over time.
4. Save automatically by arranging an automatic deposit to a savings account every time you are paid.

DEPOSIT RATES:
 As of March 1, 2025
 *Rate subject to change without notice

	Rate	APY
Savings	0.25%	0.25%
Christmas Club	4.65%	4.75%
<i>Share Certificate</i>		
6 Months	4.25%	4.30%
9 Months	3.75%	3.79%
12 Months	4.00%	4.06%
24 Months	2.00%	2.02%
36 Months	2.50%	2.52%
<i>IRA (Traditional and ROTH IRAs Available)</i>		
12 Months	4.96%	5.05%
24 Months	2.50%	2.52%
36 Months	2.25%	2.27%
IRA Share (Variable)	0.25%	0.25%
<i>Money Market</i>		
\$2,500 - \$24,999	0.20%	0.20%
\$25,000 and Up	0.40%	0.40%

**APY is Annual Percentage Yield*

Welcome New Employees

Tiffany Rone
 Sarah Vangilder

Welcome New Partner Groups

Axis, LLC
 Eastern Arkansas Planning and Development District
 Kalmer Solutions
 Woodsprings Family Dentistry

Thank You to Our Members!

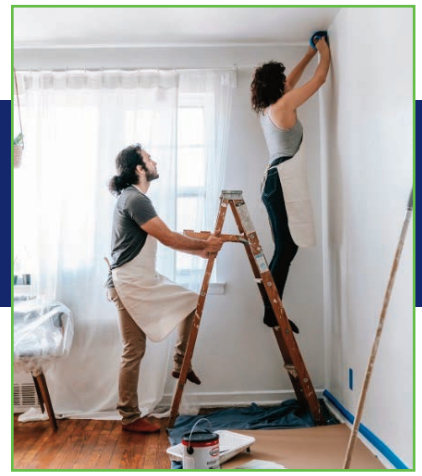
A special thank you to all who attended the 2025 Annual Meeting. Our board of directors, staff, and members reflected on a successful 2024 and looked ahead to a productive 2025. Thank you for being part of Success Credit Union!



www.successcreditunion.com

Home Sweet Renovation

4 Projects To Help Increase Your Home's Value



Whether you are looking to update your home to sell soon, or you just want to make some improvements, it is good to know which ones will increase its value.

Take a look at four projects that can help increase your home's value:

1. Add usable square footage. Homes are valued and priced by the livable square feet they possess, and the more livable square feet, the better! Adding a bathroom, a great room, or another needed space to a home can increase function and add value.

2. Make your home more efficient. Some simple ways to improve your home's efficiency and value include replacing old windows (so they don't leak), buying energy-efficient home appliances, and adding insulation to your walls.

3. Spruce it up with fresh paint and flooring. Whether it is interior or exterior, a new coat of paint is like magic. Replacing carpets also can take years off of your house.

4. Work on your curb appeal. The outside of your home plays a lot more into its value than you may think. Try installing a front walkway of pavers along with stone planters, shrubs, and mulching. A new patio or outdoor kitchen will also make your property a lot more enjoyable while adding value.

For more tips, updates, and helpful information, check out the Success Credit Union blog page on our website!

Loan Rates

as of March 1, 2025
Rates subject to change without notice

AUTO	Used Rates	
	New Rates As low as	Years 2022-2026 Previously registered As low as
36 months	5.24% APR*	5.74% APR
48 months	5.49% APR	5.99% APR
60 months	5.74% APR	6.24% APR
72 months	5.99% APR	6.49% 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	8.50% 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.

Visit [successcreditunion.com](https://www.successcreditunion.com) for information on products, rates, digital banking, BillPay and more.



Federally insured by NCUA.

Thank You Chuck!

At the 2025 Annual Meeting, we honored outgoing board chairman Chuck Ryan for 18 years of service to the Success Credit Union Board of Directors.

During his tenure, Mr. Ryan led the volunteer board of directors as chairman and worked closely with the credit union executive team. His involvement, insight, and dedication have been instrumental to the credit union's growth and achievements.

Success Credit Union expresses our sincere gratitude to Mr. Ryan for his outstanding leadership and invaluable contributions to the board of directors.



"Success isn't about the end result, it's about what you learn along the way."

Vera Wang