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Success Credit Union / Success starts here! / Summer 2020

Success Visa Credit Card

Current Credit Card Rates:

Classic	12.92% APR*
Gold	11.50% APR*
Platinum	8.90% APR*







Apply online at www.successcreditunion.com or visit a branch to learn more!

* 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.



Online Banking

- Apply for loans through Online Banking
- Enroll in E-Statements
- Transfer funds between credit union accounts
- Make payments on your Success loans or VISA credit card

Mobile Deposit

- Enroll through our Success Mobile App
- Snap a picture of your check and deposit
- Free, convenient, and secure

Check Out These Rates & Save Today!

As of June 1, 2020 *Rates subject to change without notice

	<u>Rate</u>	<u>APY*</u>
Savings	0.10%	0.10%
Christmas Club	2.10%	2.12%

Share Certificate

6 Months	0.75%	0.75%
9 Months	0.75%	0.75%
12 Months	0.75%	0.75%
24 Months	0.80%	0.80%
36 Months	0.85%	0.85%

IRA (Traditional & ROTH IRAs Available)

12 Months	0.75%	0.75%
24 Months	0.80%	0.80%
36 Months	0.85%	0.85%
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

Welcome New Partner Groups

Central Toyota of Jonesboro Clay County A/C Inc. Cox Planing Mill & Lumber Co. **Piggott School District**

2020 Board Applications

Those interested in running for a seat on Success Credit Union's Board of Directors may request an application from Brad Clark by contacting any service center listed on this newsletter.

Applicants must be at least 18 and applications must be received by August 9, 2020. Applications will be reviewed by our nominating committee and ballots sent according to bylaw guidelines.

Updates will be posted in future issues of Common Cents.









www.successcreditunion.com

Loan Rates

as of June 1, 2020
Rates subject to change without notice

AUTO	New Rates As low as	Used Rates Years 2017-2021 Previously registered As low as
36 months	3.25% APR*	3.75% APR
48 months	3.50% APR	4.00% APR
60 months	3.75% APR	4.25% APR
72 months	4.00% APR	4.50% APR

PERSONAL LOANS

Terms up to 36 months 10.25% APR

MORTGAGE LOANS

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

As low as

Home Equity Line of Credit

85% LTV 5.25% 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, 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.







IMPORTANT NOTICE:

Effective, July 1, 2020, our Funds Availability Policy is changing.

What this means for you:

This change will benefit you by increasing the exception hold minimum for large check deposits and increasing the amount available for withdrawal the next business day after a hold is placed. If you have any questions regarding these changes, please contact a service center.

Online Safety During COVID-19

Scammers are leveraging the COVID-19 pandemic to steal money, personal information, or both. Protect yourself and do your research before clicking on links, donating to a charity online or through social media, or giving up your personal information to receive money or other benefits.

Be on the lookout for:

- Fake CDC Emails
- Phishing Emails
- Counterfeit Treatments or Equipment

By using the following tips, you can protect yourself and help stop criminal activity:

- Do not open attachments or click links within emails from senders you don't recognize.
- Do not provide your username, password, date of birth, social security number, financial data, or other personal information.
- Always verify the web address of legitimate websites and manually type in your browser.
- Check for misspellings or wrong domains within a link (for example, an address that should end in ".gov" ends in ".com" instead).

Service Centers & Accessibility

Blytheville

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

Jonesboro

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

Gosnell

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

Forrest City

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

Paragould

2909 Linwood Dr Telephone: (870) 236-5779 Fax: (870) 236-5701

TRANSACTION LINE

870-763-2818 (Blytheville/Gosnell) 870-268-9696 (Jonesboro)

888-588-8555 (outside of Jonesboro/Blytheville)

ATM LOCATIONS

Blytheville

- · 211 N. Broadway (drive-up)
- · Nucor-Hickman cafeteria (walk up)

Gosnell

• 100 Amelia Dr. (drive-up)

Jonesboro

• 2704 Fair Park Blvd. (drive-up)

Paragould

• 2909 Linwood Dr. (drive-up)

Visit MoneyPass or AllPoint to find surcharge-free ATMs.

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

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