



common cents

Success Credit Union / Success starts here! / Winter 2026



Are you dreaming of a new set of wheels or ready to trade in your current ride? Getting an auto loan shouldn't feel like a detour!

At Success Credit Union, we understand buying a car is a significant decision. We make the journey to vehicle ownership smooth and focused on your needs.

Here is what you can expect at Success Credit Union:

Member-Focused Rates: Enjoy low rates year-round, and members may earn additional discounts for utilizing any five of our qualified products or services.

Flexible Terms: Whether you need a shorter term for lower overall interest or a longer term for lower monthly payments, we have options to fit your budget.

Easy Refinancing: Already have an auto loan elsewhere? Ask us about refinancing - you might be surprised by how much you can save!

Ready to get on the road? Visit successcreditunion.com to complete an online application and start your journey!

Ready to Save Money in the New Year?

To start saving money in 2026, focus on the foundation of your financial planning.

- * **Set SMART Financial Goals** - Make your goals specific, measurable, achievable, relevant, and time-bound. Instead of "saving more money," try "saving \$1,000 for an emergency fund within six months".
- * **Create or Update Your Budget** - Based on your spending habits, draft a realistic budget. A popular budgeting method is the 50/30/20 rule (50% needs, 30% wants, 20% savings/debt).
- * **Track Your Spending** - Understand where your money is currently going. Track every expense for at least a month using a spreadsheet, notebook, or a budgeting app.
- * **Automate Savings** - The easiest way to save consistently is to "pay yourself first" by setting up automatic transfers from your checking account to a dedicated savings or investment account on payday.

DEPOSIT RATES:

As of December 1, 2025

*Rate subject to change without notice

| | Rate | APY |
|----------------|-------|-------|
| Savings | 0.25% | 0.25% |
| Christmas Club | 4.15% | 4.23% |

Share Certificate

| | | |
|-----------|-------|-------|
| 6 Months | 3.78% | 3.82% |
| 9 Months | 3.75% | 3.79% |
| 12 Months | 3.75% | 3.80% |
| 24 Months | 2.00% | 2.02% |
| 36 Months | 2.50% | 2.52% |

IRA (Traditional and ROTH IRAs Available)

| | | |
|----------------------|-------|-------|
| 12 Months | 4.00% | 4.06% |
| 24 Months | 2.50% | 2.52% |
| 36 Months | 2.25% | 2.27% |
| 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

Gracie Cunningham

Kathy Herron

Brandt Hout

Jennifer Kennedy

Connie Yarbrough

Welcome New Partner Groups

Antony Nails & Spa

Central Buick GMC

Stracener Bros Construction

ANNUAL MEETING UPDATE

The annual meeting of members will now be held on Thursday, March 26th, at 5:30 p.m.



www.successcreditunion.com

PMID 4465-28847

Loan Rates

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

| AUTO | New Rates | Used Rates |
|-------------|--------------------------------|-------------------------------|
| | Years 2022-2026 | Previously registered |
| 36 months | As low as 4.84% APR* | As low as 5.34% APR |
| 48 months | 5.09% APR | 5.59% APR |
| 60 months | 5.34% APR | 5.84% APR |
| 72 months | 5.59% APR | 6.09% 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.



BalancedLife: A Financial Simulation

Eighth grade students at Nettleton Junior High School participated in BalancedLife, an exciting financial simulation of what their adult spending and budgeting might be, based on career choices and lifestyle decisions.

Success Credit Union is proud to partner with Nettleton Junior High to bring this valuable experience to their students!

Answers: (1) 300 to 850 (2) B (3) True (4) A

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

Forrest City
2302 N. Washington
Telephone : (870) 630-0956
Fax: (870) 630-0946
Visit MoneyPass or AllPoint to
find surcharge-free ATMS

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

Text us!
Text (870) 935-9336 with the keywords
below for more information!
* Hours * Rates
* Locations * Routing
* PIN * Website

Visit successcreditunion.com for information on products, rates, digital banking, Billpay, and more.

Routing number is 284174613.