

Success Credit Union Appoints Bradley V. Clark as President/CEO

Success Credit Union announced the appointment of Bradley V. Clark as its new President/Chief Executive Officer, effective August 1, 2025. Clark, a seasoned financial services professional with 30 years of experience, has been an integral part of Success Credit Union, most recently serving as Executive Vice President of Lending.



"In elevating Brad to the position of President/CEO, the Board acknowledges the preparation of the entire Success team, and the benefit of ongoing succession planning work. Members can rest assured that the leader we were hoping for was with us all along," said Brian Rega, Board Chair, representing St. Bernards Health Care.

Clark brings a deep understanding of the credit union's operations and a strong commitment to its member-centric mission. In his 30-year career in financial services at Success Credit Union, he has held various leadership roles. As Executive Vice President of Lending since March 2006, he has played a key role in driving growth and enhancing financial products. Before this, he served as Director of Training and Compliance from January 2005 to March 2006, and as Branch Manager & Senior Loan Officer from August 1995 to January 2005. His experience spans evaluating and enhancing financial products, services, and delivery channels to meet the evolving needs of members. He is also committed to fostering a high-performing team culture through staff development, education, and accountability.

"I am incredibly excited and honored by this opportunity," said Clark. "I look forward to continuing the growth of Success Credit Union in our respective markets while working with staff, management, and credit union board to ensure our members are being provided the most competitive financial options to meet their needs."

Outgoing President/CEO, Sherry Gray, expressed her confidence in Clark's leadership. "I am delighted that Brad will be the next President/CEO of Success Credit Union. Over the last twenty years, I have had the opportunity to work closely with Brad and have observed his leadership, strategic vision, and commitment to our credit union's success. Brad is the ideal choice to lead Success Credit Union into its next chapter and will continue to strengthen the credit union's mission in our region."

National Cybersecurity Awareness Month

National Cybersecurity Awareness Month is an annual global campaign held every October to promote safer online behavior across all sectors. The 2025 theme centers on "**Secure Our World.**" During the month of October, individuals and organizations are encouraged to adopt practical habits to strengthen digital security.

- *Use strong passwords and a password manager
- *Turn on multifactor authentication
- *Update software regularly
- *Recognize and report phishing attempts

DEPOSIT RATES:

As of September 1, 2025

*Rate subject to change without notice

	Rate	APY
Savings	0.25%	0.25%
('24-'25) Christmas Club	4.65%	4.75%
('25-'26) Christmas Club	4.15%	4.23%

Share Certificate

6 Months	4.15%	4.19%
9 Months	3.75%	3.79%
12 Months	3.90%	3.96%
24 Months	2.00%	2.02%
36 Months	2.50%	2.52%

IRA (Traditional and ROTH IRAs Available)

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%

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

Janisha McKinney
Aleishia Holmes

Welcome New Partner Groups

K-9 Kajun Behavior & Obedience



International Credit Union Day

October 16, 2025



www.successcreditunion.com

PMID 4465-98434

Loan Rates

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

AUTO	New Rates	Used Rates Years 2022-2026 Previously registered
	As low as	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.



What does this mean for you?

For members who rely on our 24-Hour Transaction Line, we encourage you to make the switch to digital banking!

- * Enhanced Security:** Our digital platforms use state-of-the-art security measures, including biometric login and multi-factor authentication, to protect your accounts. These security measures are a much stronger defense against fraud.
- * More Features, More Control:** Digital banking provides a complete overview of your financial life at your fingertips, 24/7. You can check your balance, deposit checks with a snap of your phone's camera, set-up account alerts, manage your debit or credit cards, and even apply for a loan - all in one place.
- * Updated User Experience:** Our digital banking platform performs consistently across all devices, featuring a clean, easy-to-use interface to make your experience stress free.

You can access digital banking and your account on a desktop, laptop, mobile phone, or other internet-accessible device. Visit our website and click Online Banking Login to get started, or download the Success CU app from the Google Play or App Store.

Thank you for your understanding as we retire our Transaction Line. As always, we're here to help with any questions related to your account - visit us in person or give us a call!

2026 Annual Meeting
Thursday, March 19th, 2026
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.

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 232 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, 2025. For more information, please email Brad Clark at bclark@successcreditunion.com.

2026 Board of Director Nominees

Dr. Russ Hannah (incumbent) is the Vice Chancellor for Finance and Administration/Chief Financial Officer for Arkansas State University. A graduate of ASU, Dr. Hannah has over forty years of experience in auditing, accounting, and financial management. He is involved with the Arkansas Hunger Relief Alliance, Methodist Family Health System, and Jonesboro Rotary Club. Dr. Hannah 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 Senior Services/Housing for St. Bernards Health Care where he leads the operations of housing sites and senior life centers. He is a graduate of Arkansas State University with a B.S. in Communications and the University of North Texas with a certificate in Aging Services. Mr. Rega is involved with Rotary Club of Jonesboro, serving as District Governor from 2024-2025. He is currently Chair of the Success Credit Union board of directors and is a member of the Supervisory Committee.

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.