



Exciting New Updates to Your Premium Checking Account

Effective April 1, 2026, Cha-Ching! Checking will be upgraded to include even more protection and savings opportunities for only \$7.00 a month.

The most significant update of the account is the expansion of the Identity and Credit Monitoring benefit to include a quarterly credit report and credit score. Here's what you will receive with your Cha-Ching! Checking, beginning April 1, 2026:



Identity and Credit Monitoring with Credit Report and Score



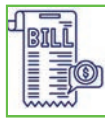
Financial Wellness



Cell Phone Protection



Pet Care Services



Bill Negotiation and Subscription Cancellation Service



Roadside Assistance



Buyer's Protection and Extended Warranty



Local Deals and Discounts

It's not just a checking account; Cha-Ching! Checking includes a full line-up of lifestyle and security benefits which provide peace of mind, security, convenience, and protection. Contact us if you want to get started with Cha-Ching! Checking!

MAKE YOUR REFUND WORK FOR YOU!

If you expect to receive a tax refund, treat it as a "Success Moment" to jump start your 2026 goals!

Strengthen Your Safety Net: Use a portion of your refund to boost your emergency fund, aiming for three to six months of living expenses.

Eliminate High-Interest Debt: Paying down credit card balances can save you significantly in interest and improve your overall financial health.

Invest in Your Passions: Whether it's a down payment for a new car, a boat for the summer, or making improvements to your home, putting your refund to work today builds a better tomorrow.

DEPOSIT RATES:

As of March 1, 2026

*Rate subject to change without notice

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

Share Certificate

6 Months	3.37%	3.40%
9 Months	3.46%	3.50%
12 Months	3.50%	3.55%
24 Months	2.00%	2.02%
36 Months	2.50%	2.52%

IRA (Traditional and ROTH IRAs Available)

12 Months	3.80%	3.85%
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

Liz Laffoon
Emily Martin
Tasika Thomas

Welcome New Partner Groups

Humane Society of Blytheville
King Family Tire & Auto LLC
Lo's Custom Countertops LLC

On behalf of the Success Credit Union team, thank you to all members who attended our 2026 Annual Meeting!

It was an honor to celebrate the achievements of our credit union and our members, who make us stronger as a whole.

We look forward to another year of growth and impact together!



www.successcreditunion.com

SCHEDULE OF FEES AND CHARGES

Loan Rates

as of March 1, 2026
Rates subject to change without notice

AUTO	New Rates	Used Rates Years 2022-2026 Previously registered
	As low as	As low as
36 months	4.69% APR*	5.19% APR
48 months	4.94% APR	5.44% APR
60 months	5.19% APR	5.69% APR
72 months	5.44% APR	5.94% APR

PERSONAL LOANS *As low as*

Terms up to 36 months	12.25% APR
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MORTGAGE LOANS

Call for rates.
Fixed mortgages available.
LOW CLOSING COSTS

Home Equity Line of Credit 85% LTV	7.75% APR (Variable Rate)
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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.

Account Research/Balancing	\$25.00 per hour (1 hour minimum)
Account Transaction History Print Out	\$3.00
ACH Revocation	\$30.00
Card Replacement Fee (Mailed)	\$10.00
Card Replacement Fee (Instant)	\$15.00
Card Replacement Fee (Rush Mail)	Cost to ship + \$10.00 processing
Cha-Ching Checking Monthly Fee	\$6.00 (\$7.00 effective April 1, 2026)
Check Cashing Fee	\$5.00
Check Copy Print Out	\$5.00
Christmas Club Withdrawal	\$6.00 (1 time free)
Deposit Item Returned Unpaid	\$10.00
Direct Checking Monthly Fee	\$5.00
Dormant Checking Monthly Fee	\$6.00
Dormant Savings Monthly Fee	\$6.00
Escheat Processing Fee	\$50.00
Foreign ATM Usage Fee	\$3.00
Garnishment Fee	\$75.00
Levy Fee	\$75.00
Loan Payment Returned Unpaid	\$30.00
Non-sufficient Funds (Check or ACH)	\$30.00 (limit of 5 per day)
Official Check	\$5.00
Overdraft (Check or ACH)	\$30.00 (limit of 5 per day)
Overdraft Share Transfer	\$10.00 (limit of 5 per day)
Paper Statement Fee	\$3.00
Return Mail Fee	\$5.00
Stop Payment (Check or ACH)	\$30.00
Success Checking Monthly Fee	\$9.00 (\$10.00 effective April 1, 2026)
Wire Transfer Incoming	\$15.00
Wire Transfer Outgoing – Domestic	\$45.00
Wire Transfer Outgoing – International	\$75.00
Wire Transfer Return	\$25.00

Unless otherwise noted, updated fee schedule effective 05/01/26.

Big Moves and New Milestones

Success Credit Union is thrilled to announce several key promotions within our team. These individuals have shown incredible dedication to our members and a deep commitment to the credit union philosophy of "people helping people." Please join us in congratulating the following employees on their well-deserved promotions:



Cindy Howard
Lending Manager



Becky Wells
Branch Manager/Loan Officer
Paragould



Lori Chandler
Branch Manager/Loan Officer
Jonesboro

Service Centers & Accessibility

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

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

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

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.