



**WE WON GOLD!**

**Best Credit Union in Northeast Arkansas**

by **Northeast Arkies Best**

**Success Credit Union took home gold in the Credit Union category for Northeast Arkies Best! Thank you to all who voted and showed their support. Our team is honored to be recognized by the community we proudly serve.**

DEPOSIT RATES:		
As of June 1, 2025		
*Rate subject to change without notice		
	Rate	APY
Savings	0.25%	0.25%
Christmas Club	4.65%	4.75%
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**  
Jaley Oldham  
Alec Scott  
Joshua Tarver

**Welcome New Partner Groups**  
Herren Tire Service, Inc.  
KidSpot  
Mid-South Lanes  
Trumann School District



**Tell Scams to SCRAM!**

A scam attempts to trick you into willingly providing money or personal information. Scams normally rely on you willingly sharing your information, because you are misled by the scammer. Imposter scams are the most common, followed by online shopping scams and prizes, sweepstakes, and lottery scams.

**IMPOSTER SCAMS:** Imposters pretend to be someone you know, like a family member or a friend, a representative from a government agency, or a company you do business with. They ask you for money for emergencies or trick you into providing sensitive information. When unsure whether they are who they say they are, DO NOT send money or share your information. Instead, terminate the communication and call the organization to authenticate the communication.

**ONLINE SHOPPING SCAMS:** Scammers develop fake websites mimicking popular retailers' sites and take your money and payment information without delivering products. Be sure to read refund and return policies prior to making a purchase. Using a credit card for online purchases can make the dispute process much easier. Also, monitor your credit and debit card transactions on a regular basis to increase the chance of spotting unauthorized purchases or withdrawals.

**PRIZES, SWEEPSTAKES, AND LOTTERY SCAMS:** Scammers may contact you claiming you won a prize, sweepstake, or lottery and then ask for money or your account information to cover taxes and other fees upfront. They might pretend to be from government agencies or claim you've won a foreign lottery, which is almost certainly a scam. Remember, government agencies do not call to demand money or your financial information to collect a prize. If you did not enter a lottery or sweepstakes or are unsure about the call, message, email, or letter, DO NOT send money or share your information.

**IMPORTANT NOTICE:**

Effective July 1, 2025 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 questions regarding these changes, please contact your local branch.

Loan Rates

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

AUTO	Used Rates Years 2022-2026 Previously registered	
	New Rates 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

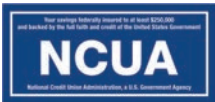
MORTGAGE LOANS

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.



Federally insured by NCUA.

Auto Refinance  
made **simple.**

as low as **5.99%** APR\* 72 months

**success**  
CREDIT UNION  
*Simply success*

\*Annual Percentage Rate for 72 months effective 02/01/25. Certain conditions apply for refinance. Contact a loan officer for details.

**Ready to lower your monthly auto payment?**

Refinance your auto loan at Success Credit Union within six months of purchase and receive a new auto rate!

Contact a branch for more information or apply online at [www.successcreditunion.com](http://www.successcreditunion.com).

2026 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 branch location listed on this newsletter.

Applicants must be 18 years old and applications must be received by August 12, 2025. 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.

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

**Transaction Line**  
(870) 763-2818 - Blytheville/Gosnell  
(870) 268-9696 - Jonesboro  
(870) 588-8555 - Outside of Jonesboro/Blytheville

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

Routing Number is 284174613.