



# common cents

Success Credit Union / Success starts here! / Summer 2023

## Save More. Do More.



### Take advantage of this CD Special

# 4.56%<sup>APY\*</sup> 9 MONTH CD

\*Annual Percentage Yield. Rate as of 06/01/2023. LIMITED TIME OFFER. Minimum \$500 deposit. Federally insured by NCUA.

### DEPOSIT RATES:

As of June 1, 2023

\*Rate subject to change without notice

	Rate	APY
Savings	0.25%	0.25%
Christmas Club	3.00%	3.04%

#### Share Certificate

6 Months	2.00%	2.01%
9 Months	4.50%	4.56%
12 Months	1.25%	1.26%
19 Months	4.50%	4.58%
24 Months	1.50%	1.51%
36 Months	1.75%	1.76%

#### IRA (Traditional and ROTH IRAs Available)

12 Months	1.35%	1.36%
24 Months	2.00%	2.02%
36 Months	1.85%	1.87%
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

## Making Mobile Payments?

### Protect Yourself From Scams

Using mobile payment apps like CashApp, Venmo, or Zelle can be a convenient way to get quick cash to your family and friends. But remember the first rule of money: be sure you know who's on the receiving end. Otherwise, you might lose the money you send - and then some.



People have lost money to scammers using mobile payment apps. Some of these thieves pretend to be someone you know asking for money, like for an emergency. Others say they are with the app company or with your financial institution. Other scammers with access to your contacts might trick you into thinking they're someone you've given money to before.

Here are tips to help protect you from mobile payment scams:

- Never send money to anyone you don't recognize.
- If you get a cash request from someone you recognize, call or contact them using a number you know to be right. Confirm they made the request to send you money - even if you've sent them money through the app before.
- Read your statements closely and regularly. Reach out to the app company about any transactions you didn't authorize.

### Welcome New Partner Group

A&P Manufacturing  
 Alex Park Properties  
 Allmon Dental  
 LEAP Forward  
 Parker Health and Life Inc.  
 Tatanka Transport LLC  
 Utility Trailer Manufacturing Co.

# Live. Work. Play.

We're with you every step of the way.



www.successcreditunion.com

**~ Keep Your Account Safe ~**

Be on alert for suspicious or unsolicited calls or texts urging you to take action on your account. Fraud attempts are more common now than ever.

- Caller IDs can be manipulated to look like a legitimate business number. Even if the phone number appears to be from a reputable company, it could be fraud.
- **Success Credit Union will NEVER ask you to share PINs, one-time codes, usernames, or passwords. If you get a call or text asking for this information, hang up and call Success Credit Union directly.**
- If something feels out of the ordinary, end the call or delete the text immediately. Be cautious about clicking on any links that you did not request.

If you think you have received a scam phone call or text, hang up and dial Success Credit Union's number directly. You can find our branch phone numbers on our website or you can text us at 870.935.9336 to verify.



**Christmas Club Account**

Enjoy the holiday spirit year-round.

**3.04% APY\***

- ✓ First withdrawal **FREE**
- ✓ **\$30,000 maximum**
- ✓ **Dividends paid monthly**

\*Annual Percentage Yield as of November 1, 2022. First withdrawal is free, subsequent withdrawals \$5.00. Fees could reduce earnings.

**You can open this account at any time during the year – no need to wait until the holidays arrive!**



**Loan Rates**

as of June 1, 2023  
Rates subject to change without notice

<b>AUTO</b>	<b>New Rates</b> As low as	<b>Used Rates</b> Years 2020-2024 Previously registered As low as
36 months	<b>6.00% APR*</b>	<b>6.50% APR</b>
48 months	<b>6.25% APR</b>	<b>6.75% APR</b>
60 months	<b>6.50% APR</b>	<b>7.00% APR</b>
72 months	<b>6.75% APR</b>	<b>7.25% APR</b>

**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      **6.25% 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, 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.

**Service Centers**

**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

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

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

**Visit MoneyPass or AllPoint to find surcharge-free ATMS.**

**Transaction Line Numbers**  
870-763-2818 (Blytheville/Gosnell areas)  
870-268-9696 (Jonesboro area)  
888-588-8555 (outside of Jonesboro/Blytheville)

**Routing Number is 284174613.**

**2024 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 years old and applications must be received by August 9, 2023. 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.

**Success is the sum of small efforts – repeated day in and day out.**

Robert Collier



**Federally insured by NCUA.**

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

