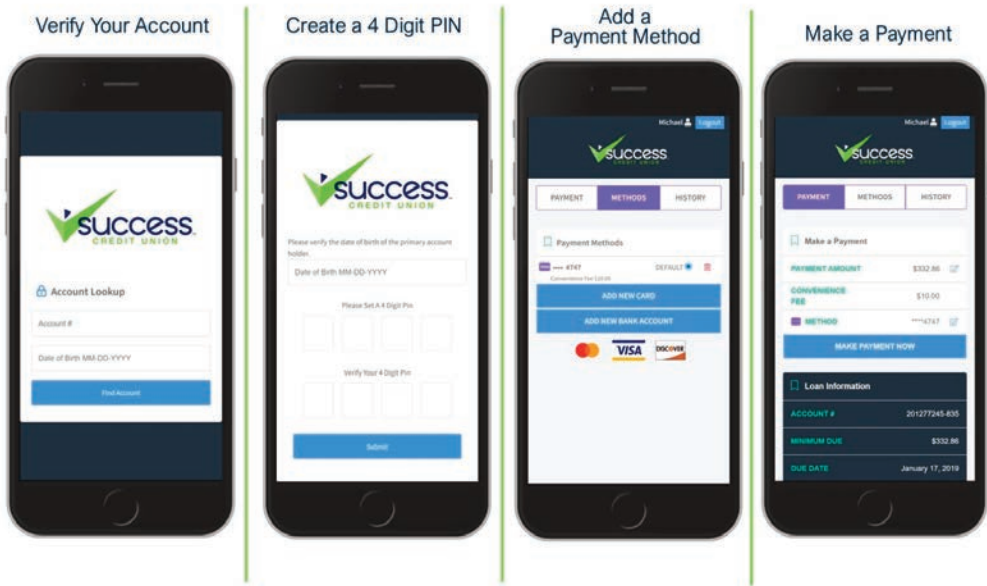


## Credit Card and Loan Payments Made Simple.



Need to make a credit card or loan payment? With MessagePay, you can make a payment to your Success CU loans or credit cards from your smart phone, tablet, laptop, or home computer.

It's easy to get started!



### 1. Verify Your Account

On your first visit to the MessagePay payment portal, you will authenticate your account with your six-digit account number and primary's date of birth.

### 2. Create a 4-Digit PIN

Once you enter the account number and date of birth, you will be prompted to create a 4-digit PIN. Store this information in a secure place as you will need this PIN number to verify future payments.

### 3. Add a Payment Method

First time users will add payment methods to your account. Select "Methods" on the top menu and add new debit cards or bank accounts to pay from. You can add multiple methods and select a "default" payment method.

### 4. Make a Payment

Once you've added a payment method, you are ready to make a payment! Select "Payment" and enter in your information. Select "Make a Payment Now" and a confirmation screen will be shown to confirm you want to make the payment with the selected method.

### DEPOSIT RATES:

As of March 1, 2024  
\*Rate subject to change without notice

	Rate	APY
Savings	0.25%	0.25%
Christmas Club	5.84%	6.00%

#### Share Certificate

6 Months	4.30%	4.35%
9 Months	2.25%	2.26%
12 Months	5.00%	5.09%
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	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

### Thank You!

Thank you to our members who attended the 2024 Annual Meeting! The Success staff and board of directors met with members March 28th at the Holiday Inn in Blytheville.

We are expecting great things in 2024, and we appreciate our members who are the reason for our success. Thank you again to all who attended!



[www.successcreditunion.com](http://www.successcreditunion.com)



DECODING THE CREDIT SCORE MYSTERY...



In the complex world of personal finance, one three-digit number holds significant power - the credit score.

What is a Credit Score?

A credit score is a numerical representation of your credit worthiness. Ranging from 300 to 850, this score encapsulates your credit history, financial habits, and the likelihood of repaying borrowed money. The higher the score, the more favorable terms you can secure when applying for a loan or credit.

Components of Credit Score Calculation:

**Payment History (35%)** - Your payment history reflects how reliably you meet your financial obligations. Timely payments positively impact your score, while late payments or defaults can have lasting repercussions.

**Credit Utilization (30%)** - The credit utilization ratio is the balance-to-limit ratio on your credit cards. Keeping this ratio low demonstrates responsible credit management and positively influences your credit score.

**Length of Credit History (15%)** - A more extended credit history generally leads to a higher credit score.

**Types of Credit in Use (10%)** - A mix of credit types - credit cards, mortgages, and installment loans - can impact your score in a positive way.

**New Credit (10%)** - Opening several new credit accounts in a short period of time can raise red flags for creditors. Careful consideration of new credit applications is essential to maintaining a stable credit score.

Keep up with additional financial tips and information on the Success Credit Union blog:  
[www.successcreditunion.com/connect/blog](http://www.successcreditunion.com/connect/blog)

4 Easy Money-Saving Tips

Looking for a little extra cash? Reducing your monthly expenses is a simple way to add money back to your wallet.

- 1. **Create a Budget.** Take all of your expenses into account and create a budget to follow.
- 2. **Lower Your Bills.** Do you pay for cable TV or streaming services? Can you reduce your cellphone bill? Try to streamline some of the services you are utilizing.
- 3. **Refinance Your Home or Auto.** Refinancing for a better rate can put more cash in your monthly budget.

4. **Meal Prep.** Cooking for yourself is less expensive than going out to eat or ordering take-out every night. Meal prepping will keep your grocery budget in check.

Loan Rates

as of March 1, 2024  
Rates subject to change without notice

AUTO	New Rates	Used Rates
	As low as	Years 2021-2025 Previously registered As low as
36 months	6.00% APR*	6.50% APR
48 months	6.25% APR	6.75% APR
60 months	6.50% APR	7.00% APR
72 months	6.75% APR	7.25% 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	8.25% 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 & 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

**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.

Send Us a Text!

Text any of these keywords to **870.935.9336** for a quick response about our services:

- HOURS
- LOCATIONS
- RATES
- ROUTING
- WEBSITE

Member service representatives are available to help! For questions related to your account or other products and services, text **870.935.9336**.

If you have a question related to a loan or loan application, text **870.763.1111**.



Federally insured by NCUA.

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

