

common cents

Success Credit Union / Success starts here! / Winter 2025



Best VISA credit card in town.

- ✓ Fixed Rates
- ✓ No Annual Fee
- ✓ No Balance Transfer Fee



Be Alert and Aware!

You may be the recipient of an email and/or text from your financial institution asking you to “verify” account information. Do you ever respond? The answer should always be “no!”

Financial institutions will never ask for account information through email or text message. This is a common scam, often referred to as “phishing,” to steal your account information.

Success Credit Union will NEVER request sensitive information through unsolicited calls or text messages. Sensitive information would include:

- PINS
- One-time codes
- Usernames
- Passwords

Contact Success Credit Union directly if you receive a suspicious phone call or text message. Never click on any links or give out your information. Protect your private information and stay alert!

DEPOSIT RATES:

As of December 1, 2024

*Rate subject to change without notice

	Rate	APY
Savings	0.25%	0.25%
Christmas Club	4.65%	4.75%

Share Certificate

6 Months	4.50%	4.55%
9 Months	4.00%	4.05%
12 Months	4.25%	4.32%
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

Hailey Burke

Kat Dicus

Erin Faulkner

Welcome New Partner Groups

Chris West Plumbing, Inc.

Edward Jones - Jason Long

Motto Mortgage

Western Greene Co. Regional Water District

Annual Meeting Update

The annual meeting of members will be held on Thursday, March 20th, at 5:30 P.M.



www.successcreditunion.com

Christmas Club made **simple.**



We Make Saving for Christmas **Simple.**

4.75% APY*

- ✓ First withdrawal FREE.
- ✓ \$20,000 maximum.
- ✓ Dividends paid monthly.

*Annual Percentage Yield as of November 1, 2024. First withdrawal is free, subsequent withdrawals \$6.00. Fees could reduce earnings.

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



Conduct a Financial Review

Conducting a personal financial review can help you stay on top of your finances and reduce money stress.

1. Track Progress Towards Your Goals

If you're focused on saving for a significant expense, are you on the right track? If not, think about increasing your savings.

2. Analyze Your Retirement Savings

At your current rate of saving, will you meet your retirement goal?

3. Take a Look at Other Investments

If you have other investments beyond retirement accounts, what's their status?

4. Observe Your Insurance

Determine if coverage for your car, health, life, and home (or renter's) insurance is still appropriate.

5. Check Your Credit Report

Checking your credit report will give you a clear look at how potential lenders view your financials.

6. Calculate Your Net Worth

How much do you have versus how much do you owe?

Loan Rates

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

AUTO

	New Rates As low as	Used Rates Years 2021-2025 Previously registered As low as
36 months	5.75% APR*	6.25% APR
48 months	6.00% APR	6.50% APR
60 months	6.25% APR	6.75% APR
72 months	6.50% APR	7.00% APR

PERSONAL LOANS

Terms up to 36 months **12.25% APR** As low as

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.

2024 Service Award Recipients

Congratulations to the following employees on their service anniversary:

Lori Chandler
5 Years

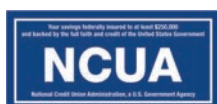
Alli Gomoll
5 Years

Becky Wells
5 Years

Rayna Johnson
10 Years

Cindy Howard
25 Years

Jamie Collard
25 Years



Federally insured by NCUA.

Visit successcreditunion.com for information on products, rates, digital banking, BillPay and more.

