








**Welcome to an Improved Digital Banking Experience!**

**We've updated digital banking to a cleaner, simpler, more secure platform.**

-  **Touch ID or PIN authentication**  
Easily and securely log in using fingerprint or a personal identification number.
-  **View balances and account activity**  
Search for transactions, add a note or an image, and filter by tags. For example, tag an expense as "Childcare" and then filter for similar transactions.
-  **Make mobile deposits using your camera**  
Deposit checks into your account using the mobile remote deposit feature.
-  **Transfer funds**  
Effortlessly initiate one-time, future date or repeating transfers. You can even transfer to and from an outside account!
-  **Personalize your app**  
Arrange the app's features in a way that makes the most sense to you.

**Learn more by visiting [www.successcreditunion.com](http://www.successcreditunion.com).**



Have you heard about Cha-Ching! Checking? Cha-Ching! Checking is a premium checking account with personal protection benefits and tools to help you save on things you purchase every day!

Cha-Ching! Checking includes every day banking tools, such as digital banking, bill pay, and a debit card. By downloading and using the Cha-Ching! app, you can save on shopping, dining, and travel expenses. The money-saving discounts also include preferred pricing for prescriptions, eye care and hearing services.

Personal protection benefits are a huge plus to this account! With Cha-Ching! Checking, your account offers cell phone protection, roadside assistance, ID theft aid, and \$10,000 travel accidental death coverage.

To switch your account to Cha-Ching! Checking, visit your local branch!

## Deposit Rates

As of June 1, 2022

\*Rate subject to change without notice

	Rate	APY
Savings	0.10%	0.10%
Christmas Club	0.80%	0.80%

### Share Certificate

6 Months	0.30%	0.30%
9 Months	0.35%	0.35%
12 Months	0.50%	0.50%
24 Months	0.55%	0.55%
36 Months	0.60%	0.60%

### Traditional and ROTH IRAs

12 Months	0.55%	0.55%
24 Months	0.65%	0.65%
36 Months	0.70%	0.70%
IRA Share (Variable)	0.25%	0.25%

### Money Market

\$2,500 - \$24,999	0.15%	0.15%
\$25,000 and Up	0.25%	0.25%

\* APY is Annual Percentage Yield

## Welcome New Employees

Ashlyn Dillon  
Preston Massey  
Elizabeth Ockel  
Jessica Williams

## Welcome New Partner Groups

Adams Pest Control  
Allen Engineering Corporation  
Thrive Functional Living LLC



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

# Success offers loans for your active lifestyle!



- ✓ **Motorcycle**
- ✓ **Boat and other watercraft**
- ✓ **New and used Recreational Vehicles**

Enjoy low rates | Set up payments to best fit your budget.

*Bi-weekly or weekly payments can help you pay your loan down faster, saving you money.*

Apply online at [www.SuccessCreditUnion.com](http://www.SuccessCreditUnion.com)!

## 2023 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 and applications must be received by August 9, 2022. 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.

## Best Wishes Bridget & Mary Jane!

Congratulations to Bridget Downs and Mary Jane Oswald on their retirement.

We appreciate their years of commitment to the credit union. Best wishes for a long, enjoyable, and happy retirement!

## Loan Rates

as of June 1, 2022  
Rates subject to change without notice

AUTO	New Rates	Used Rates
	As low as	Years 2019-2023 Previously registered As low as
36 months	<b>3.00% APR*</b>	<b>3.50% APR</b>
48 months	<b>3.25% APR</b>	<b>3.75% APR</b>
60 months	<b>3.50% APR</b>	<b>4.00% APR</b>
72 months	<b>3.75% APR</b>	<b>4.25% APR</b>

PERSONAL LOANS	As low as
Terms up to 36 months	<b>9.25% APR</b>

## MORTGAGE LOANS

Call for rates.  
Fixed mortgages available.  
**LOW CLOSING COSTS**

Home Equity Line of Credit	
85% LTV	<b>4.25% APR</b> (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.

## Stay in Touch!

We've made it easy to contact us.



No time to talk? No problem! You can now text us and ask questions. Text the keywords below to 870-935-9336 for more information about Success Credit Union.

- Hours
- Locations
- PIN
- Rates
- Routing
- Website

**“There are no secrets to SUCCESS.**

**It is the result of preparation, hard work, and learning from FAILURE.”**

**Colin Powell**



Federally insured by NCUA.

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