

Auto loans made **simple.**



A Success Credit Union auto loan offers:

-  **Competitive Rates**
-  **Fast Approval**
-  **Payments to Fit Your Budget**

Looking to upgrade your ride? Let Success Credit Union help you get the car of your dreams!

Get fast approval, payments to fit your budget, and a competitive rate on new or used autos. Visit our website for current rates and to apply online.

www.successcreditunion.com/borrow/autoloans



Understanding Financial Wellness



Financial wellness isn't just about having money in your account - it's about feeling confident in your financial situation. At its core, financial wellness involves:

- Budgeting effectively to manage expenses and save for future goals.
- Reducing debt, particularly high-interest debt, to increase financial freedom.
- Saving for emergencies, retirement, and other significant life events.
- Investing wisely to grow wealth over time.

Building financial wellness is a process that requires dedication and patience. Visit Success Credit Union to take the first step towards improving your financial health.

DEPOSIT RATES:

As of June 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	4.00%	4.04%
9 Months	2.00%	2.01%
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

Welcome New Partner Groups

AllCare HomeCare, LLC
 Century 21 Portfolio
 P & E Scrap Metal
 Pathways Pediatric Therapies

Success Credit Union will NEVER ask you to share PINs, one-time codes, usernames or passwords.

Be cautious about clicking on any links you did not request.

If you receive a call or text asking for this information, hang up and call Success Credit Union directly. Find our branch phone numbers on our website or text us at 870.935.9336 to verify.





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.

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.

To learn more about MessagePay or to visit the payment portal, visit www.successcreditunion.com/borrow/make-a-payment.

CYBER HYGIENE

CLEAN UP YOUR CYBER SECURITY HABITS

1. Turn on Multifactor Authentication

Multifactor Authentication (MFA) requires an extra form of identification, in addition to your password. MFA features could be a PIN, fingerprint, or confirmation text.

2. Update Your Software

Keep your devices up to date with the latest security patches and utilize automatic updates for operating systems, antivirus software, and applications.

3. Recognize and Report Phishing

Be cautious of unsolicited phishing emails, texts, and calls that ask for personal and sensitive information. If suspicious, trust your instincts and think before you click!

4. Use Strong Passwords

Strong passwords are critical to protecting your digital assets and information. Make sure your password is long, unique, random, and including all four character types.

Courtesy of mycreditunion.gov

Loan Rates

as of June 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	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	<u>As low as</u>
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, e-receipt, 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.

2025 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 at least 18 years old and applications must be received by August 9, 2024. 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.

"Action is the foundational key to all success."

Pablo Picasso



Federally insured by NCUA.

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



www.successcreditunion.com