



We have the perfect card for you!
Success Rewards Visa Credit Card

Apply online at www.successcreditunion.com or visit a branch to learn more about the Success Rewards Visa Credit Card!



-  No Annual Fee
-  No Balance Transfer Fee
-  Earn Rewards Points with every purchase!

*Annual Percentage Rate. The APR you may qualify for at account opening will depend on your credit worthiness. Credit cards are subject to terms and conditions of the credit card agreement. Please see terms and disclosures. See a loan officer for complete details.



Protect Yourself From Tax Identity Theft

You may already know identity theft is a serious crime. But, do you know how to recognize and prevent from becoming a victim of tax identity theft? Tax identity thieves may use your Social Security number to get a tax refund or job.

What steps can you take to protect yourself from tax identity theft?

Get an Identity Protection PIN (IP PIN) From the IRS.

An IP Pin is a six-digit number assigned to eligible taxpayers to help prevent the misuse of your Social Security number on fraudulent federal tax returns.

Check your mail and Success account statements.

If you discover a discrepancy, contact Success Credit Union or creditor immediately to report the activity.

Monitor your credit reports on a regular basis.

Obtain a free copy of your credit report every 12 months by visiting www.annualcreditreport.com or call 1-877-320-8228.

Courtesy of www.mycreditunion.gov.

Success Credit Union offers ID Theft Aid through our Cha-Ching! checking account. Contact your local branch to learn how you can receive this personal protection benefit and more with Cha-Ching!

CURRENT RATES:

As of December 1, 2021
 *Rate subject to change without notice

	Rate	APY
Savings	0.10%	0.10%
Christmas Club	0.80%	0.80%
<i>Share Certificate</i>		
6 Months	0.30%	0.30%
9 Months	0.35%	0.35%
12 Months	0.50%	0.50%
24 Months	0.60%	0.60%
36 Months	0.65%	0.65%
<i>IRA (Traditional and ROTH IRAs Available)</i>		
12 Months	0.60%	0.60%
24 Months	0.70%	0.70%
36 Months	0.75%	0.75%
IRA Share (Variable)	0.25%	0.25%
<i>Money Market</i>		
\$2,500 - \$24,999	0.15%	0.15%
\$25,000 and Up	0.25%	0.25%

*APY is Annual Percentage Yield

Welcome New Employees

Erica Jones
 Mark White
 Shelby Lakey

Welcome New Partner Groups

Central Ford
 City of Cardwell, MO
 Hijinx Family Entertainment Center
 Jonesboro Trim and Door
 Trinity Rail



Start saving for Christmas today!

Enjoy the holiday spirit year-round

.80% APY*

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

*Annual Percentage Yield as of November 1, 2021. 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!

2022 Annual Meeting Reminder

The credit union's annual meeting of members will be held on Thursday, March 17, at 5:30 p.m.

Financial Self-Care? It's Possible!

Self-care is important for your overall physical, emotional, social, and financial wellness. Here are a few ways to take away the financial stress and embrace self-care.

- Establish your financial goals and values. Write them down, say them out loud or make them known in your own way.
- Think about your current spending habits. Be aware of the money in and money out.
- Trim your expenses for a larger goal. Save more so that you can reach your larger goals.

Loan Rates

as of December 1, 2021
Rates subject to change without notice

AUTO	New Rates As low as	Used Rates Years 2018-2022 Previously registered As low as
36 months	3.00% APR*	3.50% APR
48 months	3.25% APR	3.75% APR
60 months	3.50% APR	4.00% APR
72 months	3.75% APR	4.25% APR

PERSONAL LOANS As low as
Terms up to 36 months **9.25% APR**

MORTGAGE LOANS

Call for rates.
Fixed mortgages available.
LOW CLOSING COSTS

Home Equity Line of Credit
85% LTV **4.25% 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.

2021

Service Award Recipients

Congratulations to the following employees on their service anniversary:

Mary Harvey
5 Years

Chentele Smith
10 Years

Tina Beale
10 Years

Allison Worden
15 Years

Bridget Downs
15 Years

Bobbie Fikes
25 Years



Federally insured by NCUA.

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



www.successcreditunion.com