

## National Cybersecurity Awareness Month

Our online world needs to be protected. During National Cybersecurity Awareness Month, Success Credit Union is focusing on simple steps we can all do to ensure our information is safe from those wishing to steal it.

### Recognize and Report Phishing

Most successful online intrusions result from a recipient of a “phishing” message accidentally downloading malware or giving their personal information to a spammer. Do not click or engage with these phishing attempts. Instead, recognize them by their use of alarming language or offers that are too good to be true.

### Use Strong Passwords

Simple passwords can be guessed. Make passwords at least 16 characters long, random, and unique for each account. Use a password manager, a secure program that maintains and creates passwords.

### Turn on Multi-Factor Authentication (MFA)

Use MFA on any site that offers it. MFA provides an extra layer of security in addition to a password when logging into accounts and apps, like a face scan or a code sent by text.

### Update Software

When devices, apps, or software programs notify us that updates are available, we should install them as soon as possible. Updates close security code bugs to better protect our data. Turn on automatic updates to make it even easier!



### ***Congratulations Jennifer!***

Jennifer Fancher, Director of Marketing and Business Development, graduated from Credit Union Management School (CMS). CMS is the hallmark of personal credit union achievement and designed for credit union personnel looking to gain the knowledge and experience necessary to advance their careers.

Jennifer earned her Certified Credit Union Executive (CCUE) designation through this three-year program. Great work Jennifer!

## DEPOSIT RATES:

As of September 1, 2024

\*Rate subject to change without notice

	Rate	APY
Savings ('23-'24)	0.25%	0.25%
Christmas Club ('24-'25)	5.84%	6.00%
Christmas Club	TBA	TBA

### Share Certificate

6 Months	4.00%	4.04%
9 Months	5.00%	5.07%
12 Months	4.80%	4.89%
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 Employees

Laci Dewitt  
Kylee Jordan  
Joan Winstead

## Welcome New Partner Groups

CASA of the 2nd Judicial District  
Grays Land Management  
JP-AIG, LLC  
Obsessive Compulsive Detailing  
Pemiscot County Sheriff's Office  
SRS Building Products



**October 17, 2024**



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

## 2025 Board of Director Nominees

**Eva Duckworth** (incumbent), of Jonesboro, is a graduate of Arkansas State University with a BSE and MSE in Education and Accounting. Mrs. Duckworth is involved with Altrusa of Jonesboro and CASA and is a director on the Altrusa Club of Jonesboro Foundation Board. She is a member of Success Credit Union's Board of Directors and ALCO committee.

**Dr. Brinda McKinney-LeGrand** (incumbent) resides in Paragould and is an Associate Professor of Nursing; RN-BSN Program Coordinator at Arkansas State University. She is a graduate of Arkansas State with a BS in Nursing and MS in Nursing from Walden University where she completed her PhD. She is a member of Mission Outreach of NEA's Board of Directors. Dr. McKinney-LeGrand serves as Vice-Chair of the Success Credit Union's Board of Directors.

**Steven Henderson** is a resident of Blytheville. He attended the University of Arkansas Little Rock and is a manager at Skyline Steel LLC. Mr. Henderson is on the Board of Directors for Mississippi County Chamber of Commerce and Main Street Blytheville.



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### Loan Rates

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

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

**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, 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 Annual Meeting**  
**Thursday, March 27, 2025**  
**5:30 p.m.**

*The election will not be conducted by ballot when there is only one nominee for each position to be filled and there will be no nominations from the floor. If a ballot is necessary, it will be mailed at least 30 days in advance of annual meeting.*

### Nominees Accepted by Petition

Members wanting to be considered for placement on the Success Credit Union Board of Directors election may do so by nomination by petition.

Interested members must obtain signatures from 1% of the credit union membership, which is 265 signatures. These signatures would then be verified according to bylaw guidelines.

The deadline to receive nominations by petition, along with a statement of qualifications and biographic data is November 9, 2024.

For more information, please email Brad Clark at [bclark@successcreditunion.com](mailto:bclark@successcreditunion.com).



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