

# common cents

Success Credit Union / Success starts here! / Winter 2021



a powerful new way to save money.

New money-saving and personal protection benefits for your checking account.

Including:

- ✓ Local and national discounts on shopping, dining and other retailers
- ✓ Cell phone protection
- ✓ Identity theft protection
- ✓ Roadside assistance and more
- ✓ \$10,000 travel accidental death coverage

All For only \$6 a month!



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, 2020. First withdrawal is free, subsequent withdrawals \$5.00. Fees could reduce earnings.

### Check Out These Rates & Save Today!

As of December 1, 2020

\*Rate subject to change without notice

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

#### Share Certificate

6 Months	0.40%	0.40%
9 Months	0.45%	0.45%
12 Months	0.55%	0.55%
24 Months	0.70%	0.70%
36 Months	0.75%	0.75%

#### IRA

(Traditional and ROTH IRAs Available)

12 Months	0.75%	0.75%
24 Months	0.80%	0.80%
36 Months	0.85%	0.85%
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

say yes to success!

### Welcome New Employees

Karen Waters

### Welcome New Partner Groups

Arkansas Continued Care Hospital

Atwill Media

Faulkner Auto Sales

Flower Shop Network



www.successcreditunion.com

## SUCCESS REWARDS

# Earn Cash, Gifts & Travel!



## Redeem your points for the rewards you want.

- ✓ Gift cards for your favorite stores and restaurants.
- ✓ Cash deposited to your account.
- ✓ Travel rewards for flights, hotels, car rentals, cruises, and more.
- ✓ Thousands of brand-name merchandise.



## 2021 Annual Meeting Reminder

The credit union's annual meeting of members will be held on Thursday, March 18, at 5:30 p.m.

### Free ATMs Nationwide

Success Credit Union offers thousands of surcharge-free ATMs through the Allpoint network and PulseSelect/Moneypass.

Visit [www.successcreditunion.com](http://www.successcreditunion.com) to view ATM locations.

At Success Credit Union  
**eStatements  
are easy!**

1. Log into Online Banking.
2. Click on the eStatement tab.
3. Follow the steps to enroll!

## Loan Rates

as of December 1, 2020  
Rates subject to change without notice

AUTO	New Rates As low as	Used Rates Years 2017-2021 Previously registered As low as
36 months	3.25% APR*	3.75% APR
48 months	3.50% APR	4.00% APR
60 months	3.75% APR	4.25% APR
72 months	4.00% APR	4.50% APR

PERSONAL LOANS	As low as
Terms up to 36 months	10.25% APR

### MORTGAGE LOANS

Call for rates.  
Fixed mortgages available.  
LOW CLOSING COSTS

Home Equity Line of Credit	
85% LTV	5.25% 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, 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.

Walk-up ATM also available in foyer of Nucor-Hickman cafeteria.

**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.

## New Year, New Credit Score!

Get your credit score on the right track for 2021. Here are five steps to build your credit score:

1. **Set Up Payments**  
Make all of your loan or credit card payments on time every month.
2. **Watch Your Credit Limit**  
Try to use 30% or less of your total credit limit.
3. **Check Your Credit Reports**  
Check for errors and identity theft on cards you don't use regularly.
4. **Know History Matters**  
The length of time that you have good credit impacts your score!
5. **Strategize Your Activity**  
Credit scoring formulas consider your recent activity, so don't apply for a lot of credit in a short time period.



Federally insured by NCUA.

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