

common cents

Success Credit Union / Success starts here! / Spring 2023

There's a
new way to
save in town.

cha-ching!
Premium Checking from Success™

Discover the money-saving benefits of our
premium checking account:



Roadside Assistance

24/7 hour roadside assistance available when needed most.



Cell Phone Protection

Pay your cell phone bill with your Cha-Ching! checking account, and you're covered. Cha-Ching! will pay to have your phone repaired or replaced, up to \$400 per claim (max \$800 per year).



Local and National Discounts

Local discounts and national retailer deals to save you money on shopping, dining, travel, and more.



Health Savings Card

Save money on prescriptions, eye exams, frames, lenses, and hearing services.



ID Theft Aid

Cha-Ching! gives you peace of mind with payment card resolution, personal identity theft benefits, and identity restoration.



\$10,000 Travel Accidental Death Coverage

You're covered in the event of the unexpected.

For only \$6 a month, you can begin saving money on the things you're already paying for. Start your journey with Cha-Ching! Checking now!

DEPOSIT RATES:

As of March 1, 2023

*Rate subject to change without notice

	Rate	APY
Savings	0.25%	0.25%
Christmas Club	3.00%	3.04%

Share Certificate

6 Months	Check our Website!	
9 Months	Check our Website!	
12 Months	1.25%	1.26%
19 Months	Check our Website!	
24 Months	1.50%	1.51%
36 Months	1.75%	1.76%

IRA (Traditional and ROTH IRAs Available)

12 Months	1.35%	1.36%
24 Months	1.60%	1.61%
36 Months	1.85%	1.87%
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

Live.
Work.
Play.

We're with
you every step
of the way.

Are You Paying Yourself First?

Saving regularly, even if its in small amounts, will help you reach financial success. Once you start saving, it gets easier to establish a plan and be on your way to reaching your financial goals!



www.successcreditunion.com

PMID 4465-28533

~ Keep Your Account Safe ~

Fraud attempts are more common now than ever. Be on alert for suspicious or unsolicited calls or texts urging you to take action on your account.

- Caller IDs can be manipulated to look like a legitimate business number. Even if the phone number appears to be from a reputable company, it could be fraud.
- **Success Credit Union will NEVER ask you to share PINs, one-time codes, usernames, or passwords. If you get a call or text asking for this information, hang up and call Success Credit Union directly.**
- If something feels out of the ordinary, end the call or delete the text immediately. Be cautious about clicking on any links that you did not request.

If you think you have received a scam phone call or text, hang up and dial Success Credit Union's number directly. You can find our branch phone numbers on our website or you can text us at 870.935.9336 to verify.

Get a home equity line of credit today!

Use the equity in your home for:

- ✓ Home Improvements
- ✓ Vacations
- ✓ Emergency Funds
- ✓ And More!

Take advantage of a Home Equity Line of Credit (HELOC) from Success Credit Union.

**2023 Annual Meeting:
Thank You!**

Thank you to our members who attended our annual meeting! After hosting virtual meetings the last three years, Success was excited to meet with attendees in-person on March 16th in Jonesboro.

Members and staff heard reports on the credit union's accomplishments in 2022 and the outlook for 2023. Thank you again to all who attended!

Loan Rates

as of March 1, 2023
Rates subject to change without notice

AUTO	New Rates As low as	Used Rates Years 2019-2023 Previously registered As low as
36 months	5.25% APR*	5.75% APR
48 months	5.50% APR	6.00% APR
60 months	5.75% APR	6.25% APR
72 months	6.00% APR	6.50% APR

PERSONAL LOANS As low as
Terms up to 36 months **11.50% APR**

MORTGAGE LOANS

Call for rates.
Fixed mortgages available.
LOW CLOSING COSTS

Home Equity Line of Credit
85% LTV **6.25% 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.

Notice: Paper Statement Fee

Electronic statements are available for free through our mobile app and online banking platform!

• If you are a digital banking user, but haven't enrolled in E-Statements, click on the **Documents** tab and follow the prompts.

• If you are not a digital banking user, visit **my.successcreditunion.com** and click **Enroll** to get started. Once enrolled, click on the **Documents** tab and follow the prompts for E-Statements.

Due to the increasing external costs of processing mail and postage, all account types may receive a \$3.00 paper statement fee, effective April 1, 2023.

If you need assistance with E-Statement enrollment, please contact your local branch.



Federally insured by NCUA.

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