

common cents

Success Credit Union / Success starts here! / Fall 2020

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.



Check Out These Rates & Save Today!

As of September 1, 2020

*Rate subject to change without notice

| | Rate | APY* |
|--|-------|-------|
| Savings <small>(*19-'20)</small> | 0.10% | 0.10% |
| Christmas Club <small>(*20-'21)</small> | 2.10% | 2.12% |
| Christmas Club | TBA | TBA |

Share Certificate

| | | |
|-----------|-------|-------|
| 6 Months | 0.75% | 0.75% |
| 9 Months | 0.60% | 0.60% |
| 12 Months | 0.65% | 0.65% |
| 24 Months | 0.80% | 0.80% |
| 36 Months | 0.85% | 0.85% |

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

Open a Christmas Club Account Today!



- ✓ One **FREE** withdrawal*
- ✓ Dividends paid monthly
- ✓ Build your account through automatic transfers, in-person deposits, and online banking



*First withdrawal is free, subsequent withdrawals \$5. Fees could reduce earnings.

Welcome New Employees

Jeana Canady
Autumn Pruett
Hunter Siddons
Sarah Wilson

Welcome New Partner Groups

Brighter Days Counseling, PLLC
City of Hoxie
Prysmian Group
Russell's Truck Accessories



International Credit Union Day
October 15, 2020



www.successcreditunion.com

National Cybersecurity Awareness Month
Do Your Part. #BeCyberSmart

KEEP YOUR TRANSACTIONS SECURE:

It is important to safeguard your credit union account information, credit card numbers, Social Security number, and other personal data.

SECURE YOUR COMPUTER:

Clicking on the wrong link can leave you open to scammers, hackers, and identity thieves. Keep your computer software up-to-date and protect your personal information.

THINK BEFORE YOU CLICK:

If you're unsure who an email is from, do not respond, and do not click on any links or attachments found in that email.

Success Visa Credit Card

Current Credit Card Rates:

Classic **12.92% APR***

Gold **11.50% APR***

Platinum **8.90% APR***

- ✓ No Annual Fee
- ✓ No Balance Transfer Fee
- ✓ Earn Success Rewards Points with Every Purchase!

Apply online at www.successcreditunion.com or visit a branch to learn more!

* 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.

2021 Board of Director Nominees

Adam Saulsbury (incumbent) is the General Operations Director for Jonesboro City, Water and Light. He is a graduate of Arkansas State University and involved with the Jonesboro Regional Chamber of Commerce. He currently serves as Secretary on the Success Credit Union Board of Directors.

David Tennison (incumbent), a native of Paragould, AR, is the Assistant Manager of J.T. White Lumber. Mr. Tennison is a member of the Craighead County Quorum Court and the Northeast Arkansas Homebuilders Association. He currently serves on the ALCO committee and the Success Credit Union Board of Directors.

Loan Rates

as of September 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.

2021 Annual Meeting Thursday, March 18, 2021 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.

Nominations 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 262 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, 2020. Contact Brad Clark at 870-935-9336 for more information.



Federally insured by NCUA.

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