

# common cents

Success Credit Union / Success starts here! / Spring 2021

**cha-ching!**  
Premium Checking from Success™

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!**

## Check Out These Rates & Save Today!

As of March 1, 2021

\*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

## Welcome New Partner Groups

Burke's Heat, Air, & Appliance  
Defyne Med Spa & Weight Loss  
Maximum Truck Center  
Schwarz Partnership Farms  
Sound Concepts

say *yes* to  
success!



www.successcreditunion.com

It's never  
too early to  
**SAVE!**

Refinance your auto  
loan with Success!



Interest rate too high? Feel like you're paying too  
much? Need to reduce your monthly expenses?

Then it's time to refinance!

Apply online:  
www.successcreditunion.com

## Protect Yourself from Tax Fraud

### Be Aware of Scam Phone Calls

The IRS will never:

- Call or email for personal info.
- Demand immediate payment.
- Require specific payment method for taxes, like a prepaid debit card.
- Ask for credit card information over the phone.
- Threaten to have you arrested for not paying.

### File Electronically:

Request your refund be deposited directly into your account.

### Use ID Theft Prevention Measures:

Don't carry your Social Security card and don't give it out just because a business or professional asks for it.

### Check Your Credit Report:

You can review your credit report for free every 12 months at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com).

*Courtesy of [www.consumerfinance.gov](http://www.consumerfinance.gov).*

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.

### 2021 Annual Meeting

If you missed the 2021 Annual Meeting, you can watch the livestream video on Facebook. Follow us @SuccessCreditUnion and scroll through **Videos** to find 2021 Annual Meeting.

## Loan Rates

as of March 1, 2021

Rates subject to change without notice

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

<b>PERSONAL LOANS</b>	<b>As low as</b>
Terms up to 36 months	<b>10.25% APR</b>

### 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, 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.



Federally insured by NCUA.

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

## 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.

## Manage PINs with a Phone Call!

**PIN Management**  
**800-290-7893**

PIN Management, the newest service from Success Credit Union, makes it easy for members to set or change PINs with a phone call.

PIN Management is available for new debit cards, cardholders who have forgotten PINs, and to change existing PINs.

- Reliable and secure method of activating and selecting PINs
- 24-hour access
- Easy to use system guides you through each step of process
- Spanish language option available