

## Success Credit Union Named Best-In-State Credit Union by Forbes Magazine

Success Credit Union has been named as the 2021 Best-In-State Credit Union in Arkansas by Forbes Magazine and Statista!

Forbes Magazine and market research firm Statista identified the best credit unions in each state by surveying nearly 25,000 consumers in the U.S.



Financial institutions were scored on overall recommendations and satisfaction, including five subdimensions: trust, terms and conditions, branch services, digital services, and financial advice.

Success Credit Union is the only credit union in Arkansas to receive this distinction.

“It is a tremendous honor to be named Arkansas’ best credit union,” said Sherry Gray, Success President/CEO. “This award is a tribute to our members, hard-working employees, and volunteer board of directors who are committed to every member’s financial security and success.”

## CURRENT RATES:

As of September 1, 2021

\*Rate subject to change without notice

	Rate	APY
Savings (*20-'21)	0.10%	0.10%
Christmas Club (*21-'22)	0.80%	0.80%
Christmas Club	TBA	TBA

### Share Certificate

6 Months	0.30%	0.30%
9 Months	0.35%	0.35%
12 Months	0.50%	0.50%
24 Months	0.60%	0.60%
36 Months	0.65%	0.65%

### IRA (Traditional and ROTH IRAs Available)

12 Months	0.60%	0.60%
24 Months	0.70%	0.70%
36 Months	0.75%	0.75%
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



## Congratulations Brad!

Brad Clark, our executive VP of Lending, recently graduated from Southwest CUNA Management School, a three-year executive education program designed to develop and enhance leadership skills.

We are so proud of Brad’s hard work and dedication. Congratulations Brad on a great achievement!

say *yes* to success!

## Welcome New Employees

Jelesia McCray  
Jason Long

## Welcome New Partner Groups

Delta Peanut  
Payvantage  
The Learning Center

Don't have time to talk? No problem!

Text the keywords below to 870.935.9336 for quick response.

- Hours
- Locations
- PIN
- Rates
- Routing
- Website



www.successcreditunion.com

## 2022 Board of Director Nominees

**Eva Duckworth** (incumbent), of Jonesboro, is a graduate of Arkansas State University with a BSE and MSE in Education & Accounting. Mrs. Duckworth is involved with Altrusa of Jonesboro and CASA. 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 ASU. She is a graduate of Arkansas State with BS in Nursing and MS in Nursing from Walden University where she completed her PhD. Dr. McKinney-LeGrand serves as Vice Chair of the Success Credit Union board of directors.

**Charles "Chuck" Ryan** (incumbent) resides in Blytheville and is the Purchasing Administrator at Nucor Steel Arkansas. He graduated from Mississippi County College (now ANC) with an associate's degree in business. He is an active volunteer with Lights of the Delta and is a member of Pathway Church of God. Mr. Ryan is the current Chairman of the Success Credit Union board of directors.

### 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 260 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 10, 2021. Email Brad Clark at [bclark@successcreditunion.com](mailto:bclark@successcreditunion.com) for more information.

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.

## 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.

## Loan Rates

as of September 1, 2021  
Rates subject to change without notice

<b>AUTO</b>	<b>New Rates</b> As low as	<b>Used Rates</b> Years 2018-2022 Previously registered As low as
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>	<u>As low as</u>
Terms up to 36 months	<b>9.25% APR</b>

### MORTGAGE LOANS

Call for rates.  
Fixed mortgages available.  
**LOW CLOSING COSTS**

Home Equity Line of Credit	
85% LTV	<b>4.25% APR</b> (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.



**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.

## Own Your Role in Cybersecurity

As we celebrate National Cybersecurity Awareness Month, every individual should take steps to protect their information and secure their personal systems and devices. Here are tips to put into action now:

### MAKE PASSPHRASES LONG & UNIQUE

A strong passphrase is a sentence that is at least 12 characters long. Focus on positive phrases that are easy to remember.

### PASSPHRASES AREN'T ENOUGH

Use 2-factor authentication or multi-factor authentication whenever offered.

### WHEN IN DOUBT, THROW IT OUT

Links in emails, tweets, texts, posts, social media messages, and online advertising are the easiest way for cyber criminals to get your sensitive information. Be wary of clicking on unknown links!

### SHARE WITH CARE

Think before posting about yourself and others online. Consider how the post might affect you or others.