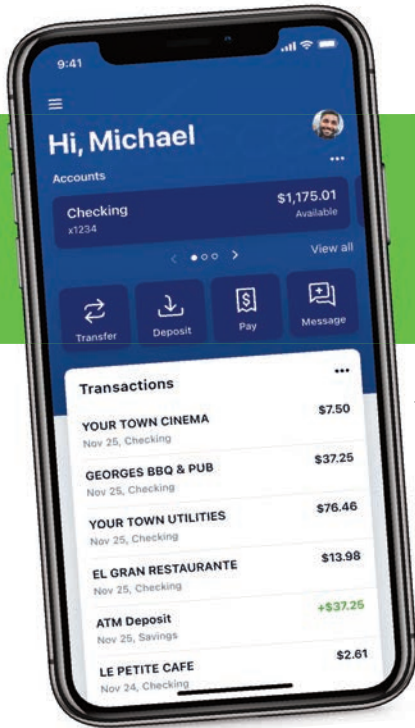


common cents

Success Credit Union / Success starts here! / Spring 2022



Introducing Your New Digital Banking Experience!

Your banking experience should be smooth, secure, and the same on all devices.

Coming this Spring, Success Credit Union will launch a new look to our online Digital Banking Suite.

The Success CU Digital Banking Suite is a seamless enhancement. So no matter where you are or what device you want to use you can:

- **VIEW** your balances
- **TRANSFER** funds
- **DEPOSIT** checks remotely
- **MANAGE** your transactions
- **GET** alerts to stay in the know
- **ASK** for help

Why did digital banking change?

We are simplifying our online and mobile banking. Our new digital banking experience provides convenience with enhanced security, new features, and functionality.

How secure is the new platform?

Our new digital banking suite is extremely secure. Your account information is password-protected and highly encrypted.

Here's what you need to know before our digital banking upgrade:

- Your username and password for online and mobile banking will stay the same. You'll need to log in with this information before you can use features like Touch ID or Face ID. If you don't remember your login credentials, contact the credit union.
- The Success Credit Union app will automatically ask you to download the new version once the upgrade is available.

Questions? Visit our website for a Full FAQ or contact one of our branches for assistance!

CURRENT RATES:

As of March 1, 2022

*Rate subject to change without notice

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

Share Certificate

6 Months	0.30%	0.30%
9 Months	0.35%	0.35%
12 Months	0.50%	0.50%
24 Months	0.55%	0.55%
36 Months	0.60%	0.60%

IRA (Traditional and ROTH IRAs Available)

12 Months	0.55%	0.55%
24 Months	0.65%	0.65%
36 Months	0.70%	0.70%
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 Employees

Mandy Beauchamp

Welcome New Partner Groups

Block Insurance

Central Nissan of Jonesboro

Craighead Nursing Center

Embassy Suites Jonesboro

Green House Cottages of Belle Meade

Greene Acres Nursing Center



www.successcreditunion.com

IRS Imposter Scams

IRS imposter scams occur when someone contacts you pretending to work for the IRS. The imposter may contact you by phone, email, postal mail, or even a text message.

- Beware if someone calls claiming to be from the IRS. The IRS will always contact you by mail before calling about unpaid taxes.
- Ask the caller to provide their name, badge number, and callback number. Then call the Treasury Inspector General for Tax Administration (TIGTA) to find out if the caller is an IRS employee with a legitimate reason to contact you.
- Be suspicious of threats. The IRS won't threaten to have police arrest you for not paying a bill.
- Don't give in to demands to pay money immediately. Don't click on any links in emails or text messages to verify your information.

Mind the GAP

Key Things to Know About Gap Insurance



Gap insurance pays for the difference between what a totaled car is worth and what the driver still owes on their auto loan.



Drivers should consider getting Gap insurance if they finance 100% or more of the purchase price, do not have a large down payment, their car depreciates quickly, or have negative equity in their trade.



When applying for an auto loan at Success Credit Union, you can add Gap insurance to your loan! Contact us for more information.

Get a home equity line of credit today!

Use the equity in your home for:

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

2022 Annual Meeting

Thank you to our members who virtually attended the 2022 Annual Meeting via YouTube.

If you were unable to join us, please contact jfancher@successcreditunion.com for the recorded video link.

Loan Rates

as of March 1, 2022

Rates subject to change without notice

AUTO	New Rates As low as	Used Rates Years 2019-2023 Previously registered As low as
36 months	3.00% APR*	3.50% APR
48 months	3.25% APR	3.75% APR
60 months	3.50% APR	4.00% APR
72 months	3.75% APR	4.25% APR

PERSONAL LOANS	<u>As low as</u>
Terms up to 36 months	9.25% APR

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, 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.

beneficiary

A person or entity named or identified in account records to inherit the account.

Have you named your beneficiary? Is your designation up-to-date? Have you considered a secondary beneficiary?

It is important to officially designate, and update as needed, the person(s) you want to inherit your account in the event of your death.

Who Can Be a Beneficiary?

You're in charge when it comes to naming a beneficiary for your account. You can even designate multiple beneficiaries to a single account and select the percentage each person receives.

What Rights Does a Beneficiary Have?

Your account will operate just as it did prior to designating a beneficiary. A beneficiary has no rights to your property until after you pass.

How Do I Designate a Beneficiary?

Contact your local Success Credit Union branch to add a beneficiary to your account. Be sure to have the beneficiary's social security number or date of birth.



Federally insured by NCUA.

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