

# Is Everyone In **YOUR** Family a Member of **OUR** Family?

Did you know that everyone in your immediate family is eligible for membership at AFCU? From your spouse and children to your brothers, sisters, parents, grandparents, grandchildren, stepparents, stepchildren, stepbrothers, stepsisters, and adoptive relationships all are eligible for membership in Arkansas Federal Credit Union.

So be sure to inform your family members about their great opportunity to join so they can start enjoying the great benefits of membership that you have.

- |                                |                                |                                  |
|--------------------------------|--------------------------------|----------------------------------|
| <b>Free Checking</b>           | <b>VISA Check Card</b>         | <b>Electronic Bill Payment</b>   |
| <b>Money Market Account</b>    | <b>ATM Card</b>                | <b>Direct Deposit</b>            |
| <b>Certificates of Deposit</b> | <b>Phone-A-Loan</b>            | <b>New &amp; Used Auto Loans</b> |
| <b>IRAs</b>                    | <b>Touch-Tone-Teller</b>       | <b>Home Equity Loans</b>         |
| <b>Safe Deposit Box</b>        | <b>AnswerLine</b>              | <b>Mortgage Loans</b>            |
| <b>VISA Credit Card</b>        | <b>24-Hour Internet Access</b> | <b>Investment Services</b>       |

We have included a special Membership Application to sign up your family members at no charge! We will waive the normal \$5 membership fee if you use this special Membership Application. Have your family member complete the top portion, and then you fill in the eligibility section with your membership information as the sponsor. You both sign the application and your family member can just drop it, along with a minimum \$25 deposit, off at any of our convenient branch locations; or mail the application and \$25 to our office at P.O. Box 9, Jacksonville, AR 72078. Now, your family can start enjoying the great benefits of membership that you enjoy and save \$5 in the process! 🍷

## INSTRUCTIONS

- Complete all information in the white area of the attached card in detail. DO NOT complete the shaded areas.
- If the person for whom the account is being opened is a child who is too young to write, the parent may prepare the card. Sign the child's name on the "Signature of Member" line and indicate that he/she has done so. Example "Mary W. Smith, by Shirley L. Smith, mother."
- Social Security Number (Treasury Dept. Regulation). Each individual signing this card as the member or joint owner (see reverse side) must have his own Taxpayer Identification Number (regardless of age) before an account can be opened. Clubs or Organizations - must provide their Internal Revenue Service Taxpayer Identification Number. Foreign National - must have a special Taxpayer Identification Number issued by the Social Security Administration.
- If you have been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding due to payee underreporting and you have not received a notice from the IRS that backup withholding has terminated, you must strike out the language in clause 2 immediately above "Signature of Member" line.
- Attach check or money order for at least \$25.00.

Yes, I would like to start my Credit Union membership. I have enclosed the completed Master Signature Card and a check or money order to open the following accounts:

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Open Share Savings Account (\$25.00)   | <input type="checkbox"/> Open Money Market Account (\$1,000.00) | <input type="checkbox"/> Open Checking Account (\$25.00) |
| <input type="checkbox"/> Open Special Savings Account (\$25.00) | <input type="checkbox"/> Open Certificate Account (\$1,000.00)  |  |



## ARKANSAS FEDERAL CREDIT UNION MEMBERSHIP APPLICATION MASTER SIGNATURE CARD

MEMBER NUMBER

Last Name		First	MI	Social Security Number		Date of Birth	
Mailing Address			City	State	Zip + 4	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	
HOME PHONE NUMBER ( ) - ( ) - ( ) - ( )		BUSINESS PHONE NUMBER ( ) - ( ) - ( ) - ( )		Indicate Previous Arkansas Federal Credit Union Membership <input type="checkbox"/> Yes <input type="checkbox"/> No			
<b>ELIGIBILITY</b>	<input type="checkbox"/> Primary Member			<input type="checkbox"/> Family Member—I am a relative of:			
	Employer or Military Unit _____			Name _____			
	Employer's Address _____			Member No. _____			
	City, State, Zip _____			Relationship _____			
			Signature X _____ (Sponsoring Member)				

I hereby make application for membership in the Credit Union and agree to conform to its bylaws, rules, regulations, policies and amendments thereto and subscribe to at least one (1) share. I understand that by my signature on this application, I can establish other Credit Union accounts and that my signature constitutes a request for any identifying number and/or access device issued by the Credit Union in connection with such accounts.

**Under penalty of perjury, I certify (1) that the number shown on this form is my correct taxpayer identification number, and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of failure to report all interest, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding. (Strike out any inappropriate language in clause 2 prior to signing below.) The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

Signature of Member \_\_\_\_\_ Date \_\_\_\_\_

Approved by \_\_\_\_\_ Non-Transferable Membership Officer Date \_\_\_\_\_



## SAVINGS RATES

Share Savings	1.75%
Special Savings	1.75%
I.R.A. Savings	1.75%
Money Market	1.79%
91-day Certificate/IRA	2.20%
91-day Jumbo Certificate	2.20%
182-day Certificate/IRA	2.40%
182-day Jumbo Certificate	2.40%
1-year Certificate/IRA	2.80%
2-year Certificate/IRA	3.25%

*Rates effective as of printing. Savings rates are declared for the previous quarter, and dividends are paid quarterly. Money market and Certificate Account dividends are paid monthly. Rates subject to change without notice. Contact a credit union employee for information on applicable fees and terms. All savings rates are quoted as an Annual Percentage Yield (APY).*

## LOAN RATES

<b>New Car/Truck/Van</b>	<b>APR</b>
Up to 24 Months	4.40%
25 to 36 Months	4.90%
37 to 48 Months	5.40%
49 to 60 Months	5.90%
61 to 72 Months	6.40%
73 to 84 Months	7.40%

<b>Used Car/Truck/Van</b>	<b>APR</b>
Current & 1-Year-Old Models	
Up to 24 Months	4.40%
25 to 36 Months	4.90%
37 to 48 Months	5.40%
49 to 60 Months	5.90%
61 to 72 Months	6.90%

<b>Used Car/Truck/Van</b>	
2- to 5-Year-Old Models	6.90%
New & Used Motorcycle	5.90%
New & Used Boat	5.90%
New & Used RV	5.90%
New & Used Airplane	5.90%
Other Collateral	5.90%

<b>Home Equity Loans</b>	<b>APR</b>
E-Z Home Equity	6.90%
Generous Home Equity	5.90%/6.90%
Conventional Home Equity	4.90%/5.90%/6.90%
Lot or Land Loans	7.50%
Share Pledged (Savings)	4.75%
Certificate Pledged	3% above certificate rate paid
Credit Builder	9.50%
Personal Signature	13.90%
VISA Credit Card	10.90%

*All loan rates quoted as an Annual Percentage Rate. There is a five acre maximum on lot or land loans.*

## MORTGAGE LOAN RATES

<b>FHA/VA</b>	<b>Rate</b>	<b>Points</b>
30 Year	7.000%	0.125%
30 Year	7.125%	0.000%
Sample APR		7.439%
15 Year	6.500%	0.500%
15 Year	7.000%	0.000%
Sample APR		7.493%

<b>Conventional/Fixed Rate</b>	<b>Rate</b>	<b>Points</b>
30 Year	7.000%	0.375%
30 Year	7.125%	0.000%
Sample APR		7.225%
15 Year	6.625%	0.125%
15 Year	6.750%	0.000%
Sample APR		6.910%

*There is a 1.000% origination fee on all loan programs. Rates quoted are for loan amounts over \$100,000. Call 501-982-1000, Ext. 151, for quotes on loans under \$100,000. 45-day lock-in on all programs quoted. Rates are subject to change daily.*

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# YOUR PRIVACY NOTICE

Arkansas Federal Credit Union is committed to meeting the financial needs of its Members. To meet this commitment, the Credit Union must, at times, gather sensitive and/or confidential information from Members. Using this information appropriately and protecting the privacy of each Member is of the utmost importance to the Board of Directors, Management, and Staff of the Credit Union.

To ensure that Member privacy is protected Arkansas Federal Credit Union pledges:

To follow the letter and the spirit of privacy laws by collecting only personal information necessary to conduct the Member's business.


To protect each Member's personal information by maintaining strong controls to ensure that information stored in files and computers is protected. Where appropriate, security-coding applications will be used to prevent unauthorized access.

To allow access to one's own information for review, update, and/or correction.


To only share information when necessary to provide the Credit Union's products and services to its Members.

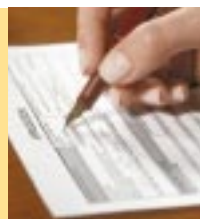
To partner only with service providers and businesses that follow strict confidentiality requirements. Under no circumstances will affiliated businesses be allowed to charge fees to accounts without express Member permission, and information will never be sold to telemarketing firms.

To provide each Member the right of choice as to how non-public personal information provided to non-exempt Business Partners may be used. If non-public personal information is to be shared with such entities, each Member will be provided direction as how to prevent the Credit Union from providing his or her non-public personal information, and Arkansas Federal Credit Union will take all reasonable steps to see that such requests are followed. At least once per year each Member will be reminded of this right to choose.

This statement updates and replaces any other notices regarding the Privacy Policy of Arkansas Federal Credit Union. 

## Supervisory Committee Applications

Arkansas Federal Credit Union is now accepting applications for an opening on the supervisory committee. If you would like a volunteer application, please contact any branch manager or Lance Jones, Internal Audit Director, at 501-982-1000 ext. 276. 




## MEMBERSHIP GROUP EXPANSION

Employers in today's labor market must continually strive to provide competitive benefit packages to attract and retain qualified employees. They can gain the competitive edge by providing credit union membership to their employees.

Arkansas Federal Credit Union membership provides a company's employees with low-cost, quality financial products and services such as Free Checking, competitive loan rates, great savings dividends and access to their accounts around the clock with services such as Internet Account Access, Bill Payment, and Touch-Tone Teller.

Several new employer groups have been added to AFCU's field of membership over the past few months. We want to take this opportunity to welcome each one of them to the Arkansas Federal Credit Union family!

**Tipton Hurst, Little Rock, Arkansas**  
**Barloworld Freightliner, Inc., North Little Rock, Arkansas**  
**I-K Electric, Little Rock, Arkansas**  
**USDA Forest Service, Ozark - St. Francis National Forest, Russellville, Arkansas**  
**Beverly Health Care of North Little Rock, North Little Rock, Arkansas**

Tell your co-workers and family members about the great benefits they are missing, and invite them to join Arkansas Federal Credit Union. If you know a business that would like to offer credit union membership to its employees, please call the marketing department at (501) 982-1000 extension 251. 

# AFCU information

## LOCATIONS

- Jacksonville Branch**  
2424 Marshall Rd.
- Little Rock Branch**  
1001 West Capitol Ave.
- West Little Rock Branch**  
301 North Shackelford Rd. (at Markham)
- North Little Rock Branch**  
4848 North Hills Blvd.
- Camp Robinson Electronic Branch**  
Bldg. 5400, Camp Robinson Canteen\*
- Fort Smith Branch**  
1301-C South Waldron Rd.
- Conway Branch**  
220 Skyline Drive, Hwy. 65 North
- Telephone Branch**  
P.O. Box 9, Jacksonville, AR 72078-0009
- Shoppette ATM Facility**  
Building 1996, Arnold Drive & 2nd Street  
Little Rock Air Force Base
- Base Exchange ATM Facility**  
Building 940, Arnold Drive  
Little Rock Air Force Base
- Donaghey Building South ATM Facility**  
7th & Main, First Floor  
Little Rock
- State Capitol ATM Facility**  
First Floor Lobby  
Little Rock

## BRANCH HOURS

Mon.-Thurs. 9 a.m.-5 p.m.  
 Fri. 9 a.m.-6 p.m.  
 \*Closed from 1:00-2:00 p.m.

## TELEPHONE BRANCH

Main Number: 501-982-1000  
 Fort Smith Members: 501-782-1000  
 Conway Members: 501-329-1000  
 Toll-Free Services: 800-456-3000  
 FAX Number: 501-982-FAXX  
 TDD Number: 501-982-8732

## 24-HOUR TOUCH TONE TELLER


501-982-AFCU (2328) or  
 toll-free 800-982-AFCU (2328)

## INTERNET BRANCH

[www.afcu.org](http://www.afcu.org)

## E-MAIL

[info@afcu.org](mailto:info@afcu.org) Routing # 282075028

We also have 762 Credit Union Service Centers locations in 33 states to serve you. To find a location go to [www.cuservicecenters.com](http://www.cuservicecenters.com). 

To locate the ATM closest to you, call any of the following ATM network locator numbers:

<b>AFFN</b> 800-662-AFFN	<b>pulse</b> 713-223-1400	<b>THE EXCHANGE</b> 800-237-ATMS
<b>CIRRUS</b> 800-4-CIRRUS	<b>AMERICAN EXPRESS</b> 800-CASH NOW	<b>IMPACT</b> 800-52-IMPACT
<b>THE PLUS</b> 800-THE-PLUS	<b>THE BANK</b> 877-570-2824	<b>THE BANK</b> 800-782-9042

The *Banner* is the official quarterly publication of Arkansas Federal Credit Union. Comments and suggestions should be addressed to:

Marketing Department  
 Arkansas Federal Credit Union  
 P.O. Box 9  
 Jacksonville, AR 72078-0009

 **Arkansas Federal CREDIT UNION**  
 Arkansas' Largest Financial Cooperative  
 and best insured



Each account is insured up to \$100,000 by the National Credit Union Administration, an agency of the federal government.



In addition to Federal Insurance, members' savings in the credit union are insured with an additional \$250,000 of coverage.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

ARKANSAS FEDERAL CREDIT UNION

# BANNER

ARKANSAS LARGEST FINANCIAL COOPERATIVE

and best insured

second quarter / April 2002

## West Little Rock Ground Breaking



On March 25, AFCU broke ground on a new branch in West Little Rock. This new facility to be located at 1221 South Shackelford will replace the existing store front branch currently in Westchase Plaza at 301 N. Shackelford. This new branch will open in late 2002 or early 2003 and will include 4 drive-thru lanes and a drive-up ATM.

"We opened our current West Little Rock branch in Westchase Plaza in 1998, and members' use of this facility has convinced us that a permanent facility with expanded parking and drive-up service is justified," said H. C. Klein, President/CEO.

"In 2001, we conducted a demographic survey of our members that indicated the West Little Rock area was a growing area for us in terms of employee groups, existing members, and potential members. The study also told us that our location was perfect, we just needed more room to add additional services such as safe deposit boxes, drive-thru lanes, a drive-up ATM, and more parking," said Rodney Showmar, Vice President of Marketing for AFCU.

This branch will feature state of the art technology to better serve our members. An electronic lobby will enable members to use the ATM, Phone-A-Loan, AnswerLine, the Internet Branch, and other services of the credit union 24 hours a day. Inside the branch members will find helpful Member Service Representatives ready to answer your financial questions. Also, remote teller stations will allow Tellers to help the drive thru lanes and the walk up stations at the same time. Teller stations will have monitors that connect you face to face with a teller in the "teller room". A tube similar to the drive thru will allow you to send your financial request to the teller. This feature means all teller windows will be open to serve you and creates a safer environment since all the money will be in a secure area behind locked doors and video screens. The new West Little Rock branch will be another state-of-the-art facility, designed and built by our facility's partner, KDA Financial of Atlanta, Georgia. 🇺🇸



## Conway Branch Grand Opening



Arkansas Federal Credit Union held a Grand Opening February 4, 2002, for the new Conway Branch located at 220 Skyline Drive, Highway 65 North in Conway, Arkansas. In attendance were local members, AFCU Officials, along with representatives from the Conway Chamber of Commerce, Senator Tim Hutchinson's office, other local businesses in Conway, and our builder, KDA Financial.

The building was purchased from Regions Bank and remodeling began in November. The new branch features 2,500 square feet of office space and parking for 20 vehicles. Our Conway branch offers a full range of financial products and services, including four drive-up lanes and a drive-up ATM.

We have over 2,000 members and 7 Select Employer Groups in Faulkner County. This branch will not only help serve our current members, but also expose new potential members to our quality products and services. 🇺🇸

# Save Up to \$299 on a Member's Choice Home Equity Loan

Now is a great time to cash in on the equity in your home. Home Equity rates are at their lowest in 40 years. Whether it's to pay off credit card debt, go on a much needed dream vacation, or to start those spring home improvement projects, Arkansas Federal Credit Union has a Members Choice Home Equity Loan that's just right for you. Members have the choice of three types of home equity programs with six choices tailored to fit your individual needs. Members Choice Home Equity Loans have interest rates as low as 4.9% APR with No points, No closing costs, and No appraisal fee. In addition, for a limited time, if you get a Member's Choice Home Equity Loan of \$20,000 or more we will refund your application fee! That's a savings of up to \$299, depending on which loan you choose. Tell your family and co-workers about this great opportunity. Everyone eligible for credit union membership can get this same great deal. Hurry, this offer expires April 30, 2002! 🏠

Arkansas Federal offers six hassle-free choices:	CONVENTIONAL Home Equity Loan			GENEROUS Home Equity Loan		E-Z Home Equity Loan
	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5	Choice 6
Loan Amount up to	\$150,000	\$150,000	\$150,000	\$50,000	\$50,000	\$25,000
Loan to Value	80%	80%	80%	90%	90%	100%
Terms up to	5 years	9 years	12 years	5 years	10 years	5 years
Fixed Interest Rates	4.9% APR	5.9% APR	6.9% APR	5.9% APR	6.9% APR	6.9% APR
Application Fee	\$299	\$299	\$299	\$299	\$299	\$149

Always consult your tax advisor about the deductibility of any home equity loan. Only available on property located in Arkansas.

## ATM RECEIPTS HAVE A *NEW* LOOK

The next time you make a transaction on one of AFCU's 15 Automated Teller Machines (ATM) you will notice a new look to your receipt. All ATM receipts will now have information about our ATMs' advanced features and a coupon for you to use. These receipts will help inform our membership about the many features of our ATMs. Not only are our ATMs convenient for withdrawals but they also perform many of the following functions to make your life more convenient:

### Talking ATMs

All 15 AFCU ATMs are talking ATMs. This feature along with the Braille keypad assists the visually impaired in conducting ATM transactions. Or, if you just need a little extra assistance, the voice will help walk you through your ATM transaction.

There are less than 1,000 talking ATMs in the entire country yet all AFCU ATMs will talk you through any ATM transaction from cashing a check, to printing a mini-statement.

You have the option of having the ATM speak or not. After you insert your ATM card the machine will ask if you would like voice assistance. Choose option "A" for yes or option "B" for no voice assistance.

### Mini-Statement

For a \$1 fee our ATMs will print a mini-statement of your Checking, Share Savings, or VISA Credit Card account transactions.

The mini-statement will list approximately the last 10 transactions on the account and the current balance.

To print a mini-statement choose the "Other" option after entering your PIN, then choose option "C" for mini-statement.

### Deposit a Check

Many of our ATMs will accept a check deposit without the need to put the check inside an envelope.

After the ATM asks for the amount of the deposit it will open a slot for the check to be fed into. The ATM will then scan the check and display the front of the check on the screen for your review.

There are no special envelopes or slips to fill out, just insert the check and your deposit is complete.

To deposit a check choose the "Deposit" option then option "A" to deposit a check. Enter the amount of the check and insert the check into the feeder. You may also deposit a check and get cash back by choosing option "B".

### Sacagawea Golden Dollars

Select AFCU ATMs will dispense golden dollars instead of paper dollars.

When a dollar amount not divisible by 5 is entered for a withdrawal, the ATM will dispense golden dollars.

To receive golden dollars at an ATM enter a withdrawal amount in any amount not divisible by 5. (example \$7.00 or \$12.00)

If the ATM is not capable of dispensing the golden dollar the ATM will ask you to enter a different amount.

So stop by one of our 15 convenient ATM locations today and see how easy our technology advanced ATMs are to use. 🏠



## Credit Card Debt Liquidation

The Credit Card Debt Liquidation Report shows members how to cut years off the time required to pay off credit card debt, which can save an individual hundreds, even thousands, of dollars. The report provides a "road map" for paying off the debt quickly and efficiently by allocating the funds already being used for the minimum monthly payments in the most efficient method possible. Call AFCU today at 501-982-1000 ext. 251 to start your trip to financial freedom from credit card debt. 🏠

# TAKE THE REBATE *and Finance Your Vehicle with AFCU*

As a consumer in America today, you have many options when purchasing big ticket items. The automobile industry has great offers and unbelievable incentives to purchase a new car, truck, van or SUV.

Some promotions sound too good to be true.

That's because some of them probably are too good to be true. First you have to have perfect credit before you are even eligible for the special offer. Second, you may have to make a considerable down payment. Third, the deals may only be available for a specific make and model in stock. Fourth, you usually have to give up the rebate to get the low financing rate.

Do you qualify for these great 0.0% deals? Even if you do, is 0.0% financing always the best deal?

You may be better off taking the rebate instead. The following example compares taking the special 0.0% financing or taking the rebate and financing your new vehicle with Arkansas Federal Credit Union. 🏠

	Dealer Low Rate Financing w/o the Rebate	Take the Rebate and AFCU Financing
<i>Vehicle price:</i>	\$20,000	\$20,000
<i>Trade-in value:</i>	\$2,000	\$2,000
<i>Rebate:</i>	\$0	\$2,002
<i>Amount financed:</i>	\$18,000	\$15,998
<i>Terms (months):</i>	36	36
<i>Interest rate*:</i>	0.00%	4.90%
<i>Monthly payment:</i>	\$500	\$476.81
<i>Total principal and interest:</i>	\$18,000	\$17,165
<b><i>Lower monthly payment by:</i></b>		<b>\$23.19</b>
<b><i>Total savings:</i></b>		<b>\$835.00</b>

\*APR (Annual Percentage Rate)

## AFCU Goes to War...

# CAR WARS!

Each year the Pulaski County auto dealers have Car Wars at War Memorial stadium. This year Car Wars will be held on April 25, 26, 27, and 28th and, once again, Arkansas Federal Credit Union is serving our members at Car Wars.

During these four days, Arkansas Federal Credit Union will offer 5.5% APR financing for 5 years with 5 months deferred before the first payment is due. This special financing only applies to new autos purchased on April 25, 26, 27, and 28th and to members who qualify. Call now for pre-approval and watch your mail for a special reminder prior to April 25th. 🏠



### Holiday Closings

**Memorial Day,**  
Monday, May 27, 2002

**Independence Day,**  
Thursday, July 4, 2002

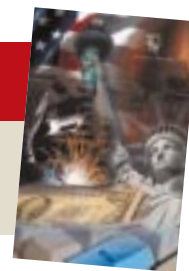
### Board of Directors ELECTION RESULTS

Election of officials was scheduled by mail ballot. Ballots were mailed February 22, 2002 to members in good standing and 16 years of age or older. All qualified ballots received by March 21, 2002 were counted.

Election results were announced at the 46th Annual Meeting on Tuesday, March 26, 2002. Mr. Art Williams was elected to serve a three-year term on the credit union's Board of Directors. 🏠

## 2001 ANNUAL REPORT NOW AVAILABLE

To request a copy of the 2001 Annual Report, call the Telephone Branch at 501-982-1000 or 800-456-3000. Or you can visit any AFCU branch office to pick up a free copy. 🏠



## BOARD OF DIRECTORS

Phillip B. Boudreaux, *Chairman*  
Garold L. White, *Vice Chairman*  
Fred Van Driesum, *CFP, AFC Secretary*  
Bettyann Hawk, *Treasurer*  
Robert Batton, *Director*

## SUPERVISORY COMMITTEE

Jerry E. Spratt, *CPA, CFE, CGFM, CFSA, Chairman*  
Robert Rodgers, *CPA, Secretary*  
Don Greene, *Member*  
Jay Simmons, *Member*  
Art Williams, *Member*

## CREDIT APPEALS BOARD

Dale Duell, *Chairman*  
Pat Hudon, *Member*  
Carol Lunday, *Member*

## MANAGEMENT

H. C. Klein, *President/CEO*  
Craig Savell, *Senior Vice President/Operations*  
Dennis Gibson, *NCCO, Senior Vice President/Service Delivery*  
Terry Borreson, *CPA, CIA, CISA, Senior Vice President/Finance*  
Rodney P. Showmar, *Vice President/Marketing*  
Janie Warner, *SPHR, Vice President/Human Resources*  
Andy Reed, *CNE, MCP, Vice President/Information Systems*  
Steve Smith, *Purchasing Manager*  
Teri Miessner, *Collection Manager*  
Carol St. John, *Mortgage Loan Manager*  
Helen Johnson, *CPA, Accounting Manager*  
Karen Smith, *Electronic Funds Transfer Manager*  
Nicole Matsoukas-Eilts, *Account Research Manager*  
Sandy Wood, *Conway Branch Manager*  
Laura Bradley, *Fort Smith Branch Manager*  
Terry Vick, *Air Force Base Branch Manager*  
Michele Mosley, *Telephone Branch Manager*  
Angela Heard, *West Little Rock Branch Manager*  
Sandra Rodriguez, *North Little Rock Branch Manager*

## MISSION STATEMENT

Arkansas Federal Credit Union is a member-owned financial cooperative dedicated to being the primary financial institution for all members by providing quality services while maintaining a strong financial foundation.

# NEW MEMBERS FINANCIAL SERVICES

## Representative in Little Rock

Arkansas Federal Credit Union is committed to making available to our members a variety of financial products and services. One of those services is the MEMBERS Financial Services Program, located here at the credit union. The MEMBERS Financial Services Program is a personal financial management service designed exclusively for credit union members. Many of you already know Mike Van Bokhoven, the MEMBERS Financial Services Representative at our Jacksonville Branch.



Mike Van Bokhoven



Shane Lynn

AFCU would like to take this opportunity to introduce the newest MEMBERS Financial Services Representative, Shane Lynn. Shane comes to us with knowledge and experience in financial services. Shane's office is in our Little Rock Branch located at 1001 Capitol Av. at Chester St. in downtown Little Rock. Now, Mike and Shane will both be available to serve AFCU members at the MEMBERS Financial Services Centers, located in Jacksonville and Little Rock.

Consider stopping in soon to meet the newest MEMBERS Financial Services Representative. He can help you with retirement planning, college funding, or ways to meet your financial goals. To reach the MEMBERS Financial Services Center by phone, you can call:

Mike Van Bokhoven: 501-982-1000 ext. 106    Shane Lynn: 501-982-1000 ext. 372

## INSTRUCTIONS

1. Anyone may sign as joint owner on an account. There is no limit to the number of joint owners you may have.
2. Signing as joint owner does not make someone a member of the Credit Union. A joint owner has the authority to deposit, withdraw and close an account, but DOES NOT have the authority to make a loan on the account unless also designated a joint borrower on a separate agreement.
3. Social Security Number, written signature and printed full name are needed for EACH JOINT OWNER
4. Use your given name: Example "Jane E. Jones, not Mrs. John E. Jones."
5. Joint owners have the right of survivorship. In the event of the death of the member, the joint owner(s) shall receive all funds in the account.

### MASTER JOINT SHARE ACCOUNT AGREEMENT

The Credit Union is hereby authorized to recognize any of the signatures subscribed below, as joint owners, in the payment of funds or the transaction of any business for this account or for subsidiary accounts (where permitted) in the name(s) of the undersigned. The joint owners of this account, hereby agree with each other and with said Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with the right of survivorship and be subject to the withdrawal or receipt of any of them, and payments to any of them or the survivor or survivors shall be valid and discharge said Credit Union from any liability for such payment. The joint owners also agree to the terms and conditions of the account as established by the credit union from time to time.

Any or all said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans from the credit union. The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners except by written notice to the Credit Union which shall not affect transactions made prior to that written notice.

<b>MEMBER NUMBER</b>		DATE _____, 20__
____	____	____
SOCIAL SECURITY NUMBER		SIGNATURE
____	____	____
PRIMARY MEMBER		PRINTED FULL NAME
____	____	____
1ST JOINT OWNER		____
____	____	____
2ND JOINT OWNER		____