



**ARKANSAS  
FEDERAL  
CREDIT UNION**



# THE BANNER

Here's what's new at your credit union.



## **Stay Safe, Stay Healthy. Bank Anywhere, Anytime.**

While we'd love to see you in person, our digital tools put your local branch in the palm of your hands. You can check balances, transfer funds, pay bills, apply for loans, pay friends, and more from virtually anywhere.

[Learn More](#)



## We've Expanded to Serve You Better!

We're excited to announce that our newest locations in Benton (1114 Hwy. 35) and Sherwood (301 E. Kiehl Ave.) are now open! Stop by or drive-thru to see these new branches today!

[Find Them Here >](#)



## Online Banking: New Features

Recognizing that digital banking is a staple of members' lives, we recently added some new features to Online Banking to make keeping up with your finances even easier.

[Learn More >](#)



## Enroll in Identity Protection

A stolen identity can be costly, not to mention time-consuming. Protect yourself and your family with IDProSelect, an identity theft monitoring and resolution service.

[Enroll Today >](#)



## Rates as low as 6.0% APR<sup>1</sup> with our Platinum Classic Mastercard

With rates as low as 6% APR<sup>1</sup>, no annual fee, no balance transfer fee and no over limit fee, what are you waiting for? Save big and apply today!

[Apply Today >](#)

## 1.30% APY<sup>2</sup> Checking - Earn More with Rewards Plus Checking

Put your money to work! Earn up to 1.30% APY<sup>2</sup> today. Plus, get 1 point for every \$2 you spend, to redeem for travel, electronics and more!

[Open an Account Today >](#)

## Holiday Closing Dates

Labor Day | Monday, September 7

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## Volunteer Officials

### Board of Directors

Jerry E. Spratt, CPA, CFE, CGFM, CFSA,  
Chairman of the Board

Jon Moore, Vice Chairman  
William G. Shrigley, Secretary  
Garold L. White, Treasurer  
Phillip B. Boudreaux, Director

### Supervisory Committee

Paula Kinnard, Chairman  
Vanessa R. Vance Hatcher, Secretary

Don Greene, Member  
Roger Moore, Member  
Jon Moore, Member



1. APR = Annual Percentage Rate. No annual fee and no balance transfer fee. Cash Advance fee = 5.00% per transaction. Late payment fee up to \$35. Interest on cash advances will be charged by the member's standard APR on the balance from the date of transaction. Offer subject to change without notice and may end at any time. All loans subject to credit approval and restrictions may apply. Membership with Arkansas Federal Credit Union is required. As of 4/2/2020, the standard variable APR for the Platinum Classic Mastercard is 6.00% - 18.00%. This rate is variable and subject to change. [Full Credit Card Account Agreement and Disclosures.](#)

2. APY is Annual Percentage Yield. Rewards Plus Checking is a tiered variable rate product. To qualify for the 1.30% Rewards Plus checking account, members are required to complete 10 monthly transactions of at least \$1.00 each, defined as ACH, direct deposit, bill pay, debit card (used as debit or credit), and checks. Members who currently have a Rewards Plus Checking account that is inactive can qualify for the offer by meeting the same criteria. 1.30% APY currently applies to balances of \$0 - \$15,000. Balances of \$15,000.01 - \$25,000.00 earn 0.75% APY. Balances of \$25,000.01 and more earn 0.05% APY. Fees could reduce earnings. Earn 1 point for every \$2.00 spent through your Arkansas Federal debit card. A monthly fee of \$12.50 applies if daily balance drops below \$2,500.00. Offer and rates subject to change. Certain exclusions may apply. Federally Insured by NCUA.

Sent to: rblake@afcu.org

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