



**ARKANSAS
FEDERAL**
CREDIT UNION

Banner Newsletter

Quarter 1 2020

CHECKING & LOAN RATE SPECIALS



Too Good to Be Checking?

Rewards Plus Checking just got more rewarding. Now you can earn **up to 3% APY¹** with a Rewards Plus Checking account from Arkansas Federal — plus, you'll continue to earn 1 reward point for every \$2 you spend to redeem for travel, electronics and more.

[Get Rewards Plus Checking »](#)



Refi Your Ride for as low as **1.99% APR³**

Stop overpaying. Lower your monthly car payment and save. We offer refinancing rates as low as 1.99% APR³ for 36 months. Plus, you can take advantage of 90 days no payments⁴.

[Start Saving Today »](#)

Better Rates for Business Money Market Account

Easy access and even better rates. In fact, we are excited to announce that we recently increased the rate of return on our Business Money Market Account. That's right, now you can earn even more.

To find out how much your rate increased, click below.

[Start Earning Today »](#)

Balance Transfer as low as 4.75% APR⁵ For Life of Balance

Shrink your credit card balances and pay down debt more quickly in the new year. Transfer your balances from higher interest cards to a Platinum Classic Mastercard[®] with Arkansas Federal, and start saving today. With rates as low as 4.75%APR⁵ for the LIFE of your transfer, you can lower your payments and save on interest. Plus, we won't charge you a transfer fee like most cards. [Start Saving Today »](#)

MEMBER BENEFITS



Early Pay

Why wait until payday to start using your money? You work hard for your money, and we think you should have access to it as soon as possible — up to two days earlier.

That's why Arkansas Federal offers Early Pay.² Paychecks, Pension, Social Security, and Military pay can reach your account sooner with Early Pay.²

[Learn More About Early Pay »](#)

INSURANCE & INVESTMENTS

Safeguard Your Business

Whether you're starting a new venture or are well established, Arkansas Federal

Insurance Solutions can help you find the right coverage at the right price. We'll take the time to review your current coverage and recommend affordable insurance policies that are the right fit for your business needs.⁶ [Learn More »](#)

MEMBER NEWS

Scholarship Applications Now Being Accepted

Are you a graduating High School Senior? It's now time to submit your application for a chance to receive a \$5,000 scholarship from Arkansas Federal. The deadline for applying is March 13, 2020. [Apply Today »](#)

Speed Up Your 2019 Tax Refund

If you like getting your paycheck two days early with Early Pay, you're going to love getting your tax refund early. When you have your tax refund electronically deposited into your Arkansas Federal account, we make your funds available as soon as we receive the notification — even if it's before the official release date.² Plus, if you have a Rewards Plus Checking account, you can earn up to 3.00% APY¹.

[Learn More »](#)

Golf Classic Raises \$72,000 for Arkansas Children's Hospital

Giving back to the communities we serve is just one way that Arkansas Federal strives to be the difference. On October 21st, we hosted our 14th annual charity Golf Classic benefiting Arkansas Children's Hospital (ACH). This year's successful tournament was presented by Fiserv and saw 22 teams vying for the win, while raising more than \$72,000 for ACH. [Read More »](#)

Board of Directors Nominee

The nomination process for the Board of Directors election was announced in the September 30th member statement and in the October issue of the Banner newsletter. One, 3-year position expires in 2020. Volunteer applications received by Friday, November 8, 2019, were reviewed by the Nominating Committee. At the November meeting of the Board of Directors, the Nominating Committee presented the following candidate: Jon Moore. [View Nominee Bio »](#)

HOLIDAY CLOSING DATES

New Year's Day | Wednesday, January 1

Martin Luther King, Jr. Birthday | Monday, January 20

President's Day | Monday, February 17

VOLUNTEER OFFICIALS

Board of Directors

Phillip B. Boudreaux, Chairman of the Board

Garold L. White, Vice Chairman

Art Williams, Secretary

Jerry E. Spratt, CPA, CFE, CGFM, FSA, Treasurer

William G. Shrigley, Director

Supervisory Committee

Jon Moore, Chairman

Vanessa R. Vance Hatcher, Secretary

Don Greene, Member

Roger Moore, Member

Paula Kinnard, Member



Federally Insured by NCUA



Arkansas Federal Credit Union will never ask for sensitive personal information such as Social Security number, PIN, account number or password in an email. To ensure delivery to your inbox, please add marketinginfo@afcu.org to your address book.

1. APY = Annual Percentage Yield. Rewards Plus Checking is a tiered variable rate product. To qualify for the 3.00% 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. 3.00% APY currently applies to balances of \$0 - \$24,999.99. Balances of \$25,000.00 and more earn 0.10% 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.

2. Direct deposit and earlier availability of funds is subject to payer's support of the feature and timing of payer's funding.

3. APR = Annual Percentage Rate. Some restrictions apply. Rates are subject to credit approval. Offer and rates subject to change. This offer is only valid for auto loans not currently financed with Arkansas Federal Credit Union. Membership with Arkansas Federal Credit Union is required for this offer.

4. Interest continues to accrue during the deferred payment and credit score determines rate. Restrictions may apply. First payment may be due up to 90 days from the date of the signed contract.

5. APR = Annual Percentage Rate. 4.75%-9.75% APR applicable to the Platinum Classic Mastercard to qualified borrowers for balance transfers completed by 3/20/19. Balance Transfers made during this time period will remain at the special periodic rate of 4.75%-9.75% APR and will continue for the life of the balance transfer. After the promotional period 3/20/19 any new balance transfers are subject to the corresponding variable APR as stated in the Credit Card Agreement. As of 12/9/19, the standard variable APR is 7.50% - 18.00%. Late payment fee up to \$35. Offer subject to change without notice and may end at any time. All loans subject to approval and restrictions may apply. Cash Advances and Balance Transfers do not earn points. Membership with Arkansas Federal Credit Union is required for this offer. Offer is only valid for outstanding balances not currently financed through Arkansas Federal Credit Union.

6. Investments/Insurance/Warranties: Not NCUA Insured. Not Credit Union Issued, Guaranteed or Underwritten. May Lose Value.

Sent to: rblake@afcu.org

[Unsubscribe](#)

Arkansas Federal Credit Union, P.O. Box 9, Jacksonville, Arkansas 72078-0009, United States