



THE BANNER

Here's what's new at Arkansas Federal.

New Year, Bigger Savings

Remember that New Year's resolution you made about getting your finances in order? This is the year that you can actually do it! And it doesn't need to be a tedious 12-month grind either. Here are a few ways to get started that are easy to keep and can have big payoffs.

- 1** [Refinance Your Mortgage](#) – With historic low rates, no origination fee,¹ and up to 95% financing, you could lower your monthly payment or even pay off your mortgage quicker!
- 2** [Refinance Your Auto Loan](#) – With rates as low as 0.99% APR,² no application fee, and 90 days no payments,³ you could save big! Apply in minutes from the comfort of your home.
- 3** [Reduce Insurance Costs](#)⁴ – Our experts are ready to help you find the insurance plan that fits your needs and budget, and ultimately, save you money. Get your FREE home, auto, boat, or life insurance quote today!
- 4** Consolidate Debt – Simplify and save by consolidating your high-interest rate loans from other financial institutions into one manageable monthly payment with a [personal loan](#) or [home equity line of credit](#) (HELOC).
- 5** [Free Financial Review](#) – Not sure where to start? Let us help! We'll look for ways to lower your payments and/or interest rates on your existing loans when you move them to Arkansas Federal. [Call](#) or visit your [nearest branch](#).



Fast Track Your Tax Refund

When you choose to have your tax refund direct deposited into your Arkansas Federal account, it can arrive up to three weeks faster!⁵ It's easy and free to setup!

[Learn More](#)



Home Loan Rates as low as 2.5% APR⁶

Whether you are purchasing, refinancing, or building, take advantage of historic low rates today! Get pre-qualified online in minutes.

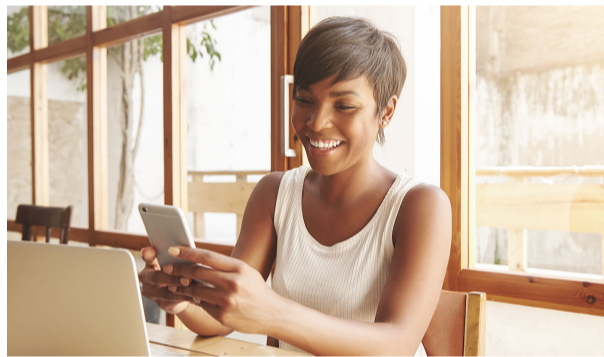
[Learn More](#)



2021 Scholarship Opportunity

Are you a graduating High School Senior? Submit your application for a chance to receive a \$5,000 scholarship from Arkansas Federal. The deadline to apply is March 13, 2021.

[Apply Today](#)



Want Faster, Safer Statements?

Want safer, faster, and easier access to statements for your Arkansas Federal accounts? Switch to eStatements – delivered free, right to your account in online and mobile banking.

[Enroll Today](#)



Board of Directors Nominees

At the November meeting of the Board of Directors, the Nominating Committee presented the following candidates: William Shrigley and Phillip Boudreaux.

[View Nominee Bios](#)

Holiday Closing Dates

Friday, January 1 | New Years Day
Monday, January 18 | Martin Luther King Jr. Day
Monday, February 26 | President's Day

Upcoming Investment Webinars⁷

Tuesday, January 26th 5PM Three Transitions to Retirement - [Register](#)
Tuesday, February 9th 5PM Social Security and Your Retirement - [Register](#)
Tuesday, March 23rd 5PM Women and Investing - [Register](#)

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



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1. On eligible mortgages, borrower may have the 1% origination fee waived; however, this will increase the overall interest rate of the loan.
2. Annual Percentage Rate (APR). Offer subject to change without notice; credit criteria applies. Rate shown based on a credit score of 740 or higher, LTV equal to or less than 70, and a term of 36 months for 0.99% APR for vehicles New – 2018 year models. 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. Full coverage insurance with a maximum deductible of \$1,000 is required on all auto loans. Borrower is responsible for adding Arkansas Federal Credit Union as a lien holder.
3. Interest continues to accrue during the deferred payment and credit score determines rate. First payments may be due up to 90 days from the date of the signed contract.
4. Investments/Insurance/Warranties: Not NCUA Insured. Not Credit Union Issued, Guaranteed or Underwritten. May Lose Value.
5. Compared to US Postal Service delivery. Actual payment dates may vary.
6. APR = Annual Percentage Rate. Mortgage rate is valid as of 11/18/2020. Interest rate quoted assumes a minimum credit score of 720 and a 30-year fixed mortgage. Other loan products are available. The actual interest rate, APR and payment may vary based on the specific terms of the loan selected, verification information, credit history, loan purpose, occupancy, property type, loan amount, and the value of your home. Offer subject to change without notice. Restrictions may apply. Membership with Arkansas Federal is required for this offer. Average closing costs are 3% of total loan amount. Loans are underwritten and offered through Arkansas Federal Credit Union.
7. Arkansas Federal Retirement and Investment Services Advisors are registered representatives of CUNA Brokerage Services, Inc. Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No financial institution guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. Approval Number: FR-3384592.1-1220-0123

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.

NMLS: 418494



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