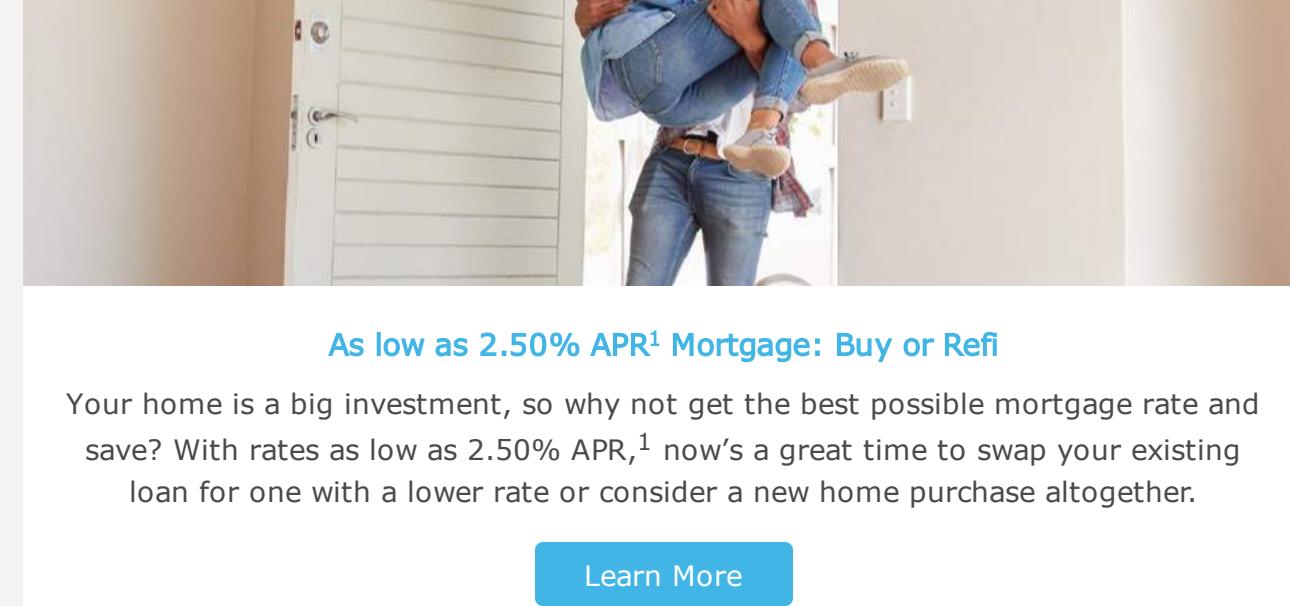




THE BANNER

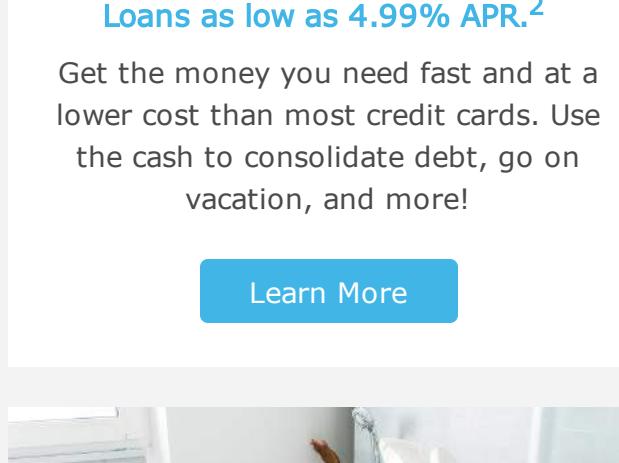
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As low as 2.50% APR¹ Mortgage: Buy or Refi

Your home is a big investment, so why not get the best possible mortgage rate and save? With rates as low as 2.50% APR,¹ now's a great time to swap your existing loan for one with a lower rate or consider a new home purchase altogether.

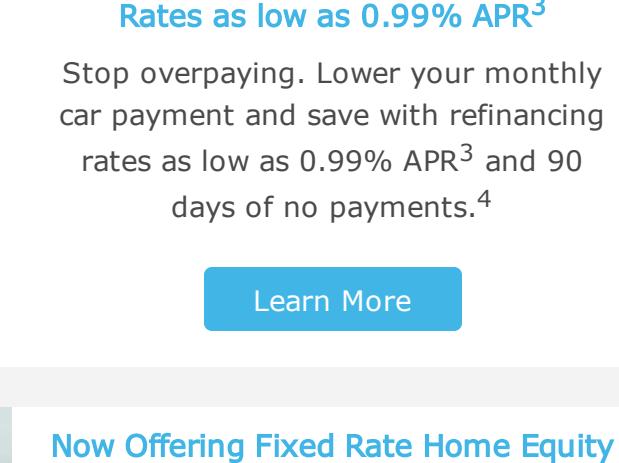
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Need cash? No worries. Personal Loans as low as 4.99% APR.²

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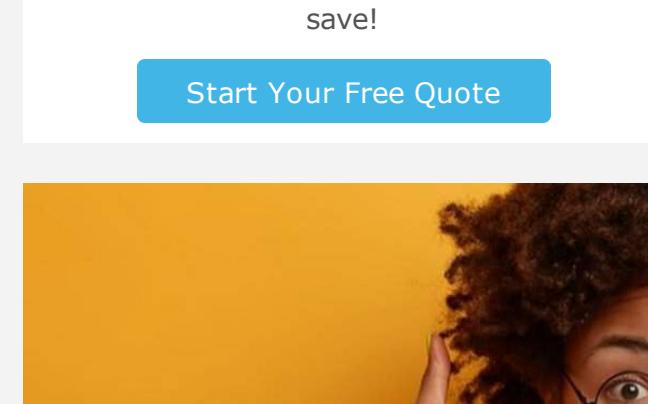


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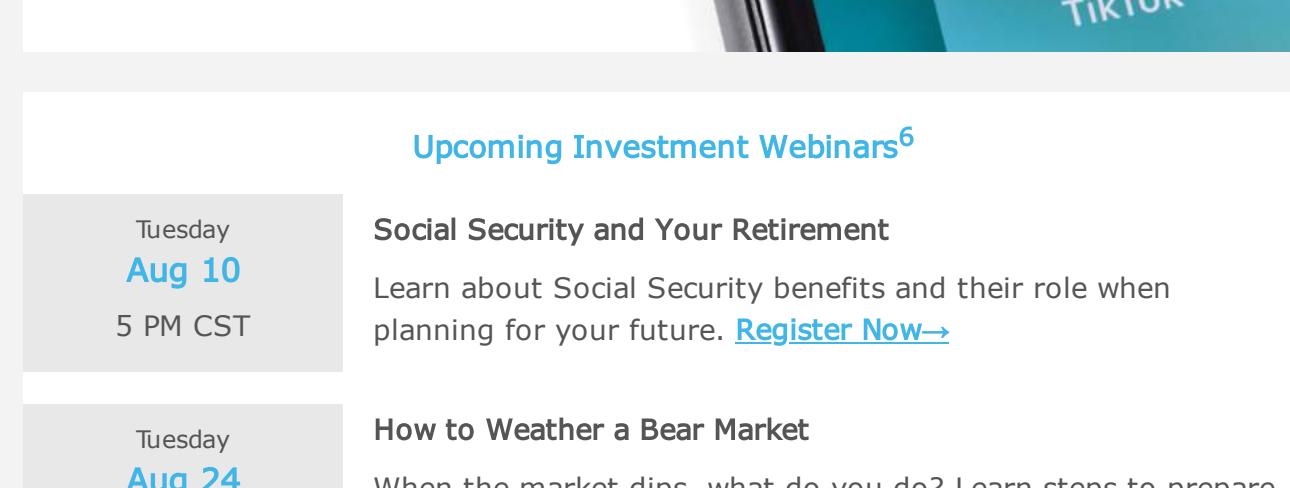
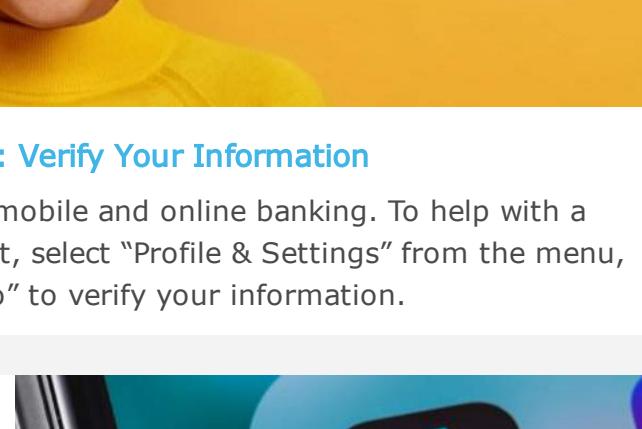
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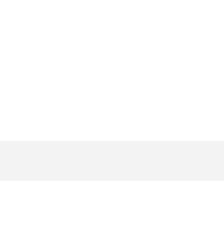


Upgrade Coming Soon: Verify Your Information

Next quarter we will be upgrading our mobile and online banking. To help with a seamless transition, log in to your account, select "Profile & Settings" from the menu, then "Manage Contact Info" to verify your information.

We're now on TikTok!

Follow [@ArkansasFederal](#) on TikTok for fun videos with tips on how to improve your financial wellness and create a plan for your future.



Upcoming Investment Webinars⁶

Tuesday
Aug 10
5 PM CST

Social Security and Your Retirement

Learn about Social Security benefits and their role when planning for your future. [Register Now→](#)

Tuesday
Aug 24
5 PM CST

How to Weather a Bear Market

When the market dips, what do you do? Learn steps to prepare for the next bear market. [Register Now→](#)

Tuesday
Sept 7
5 PM CST

Understanding Your Rollover Options

What's the right thing to do with retirement savings from a previous employer? Learn your options. [Register Now→](#)

Holiday Closing Dates

Monday, July 5th | Independence Day

Monday, September 6th | Labor Day

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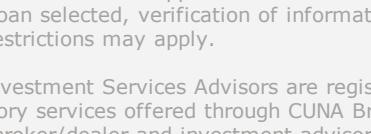
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1. APR is Annual Percentage Rate. Mortgage rates are valid on a 15-year fixed rate loan as of 4/20/2021. Interest rates quoted assumes a 95% loan-to-value (LTV) and a minimum credit score of 740. The actual interest rate, APR and payment may vary based on the specific terms of the loan selected, verification of information, credit history, and the location and type of property. Offer subject to change without notice. Restrictions may apply. Membership with Arkansas Federal Credit Union is required for this offer. Average closing costs are 3% of total loan amount.

2. APR is the Annual Percentage Rate. The 4.99% for terms up to 24 – 36 months and 5.99% for terms 48 – 60 months assumes a 740 or higher credit score. Some restrictions apply. Normal credit criteria apply for rate. Offer and rate subject to change without notice.

3. APR is Annual Percentage Rate. Offer subject to change without notice; credit criteria applies. 0.99% shown based on a credit score of 740 or higher. LTV equal to or less than 70%, and term of 36 months for 2021-2019 model vehicles. This offer is only valid for auto loans not currently financed with Arkansas Federal Credit Union. 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 lienholder.

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

5. APR is Annual Percentage Rate. Interest rate quoted assumes a first-lien, 75% loan-to-value (LTV), 60-month term, and a minimum credit score of 740. Credit criteria applies. A first-lien, 75% loan-to-value (LTV), 60-month term, and a minimum credit score of 740. Credit criteria applies. The actual interest rate, APR, and payment may vary based on the specific terms of the loan selected, verification of information, credit history, and collateral. Offer subject to change without notice. Restrictions may apply.

6. 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-3626537.1-0621-0723

Membership with Arkansas Federal Credit Union is required for all offers.

NMLS: 418494

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