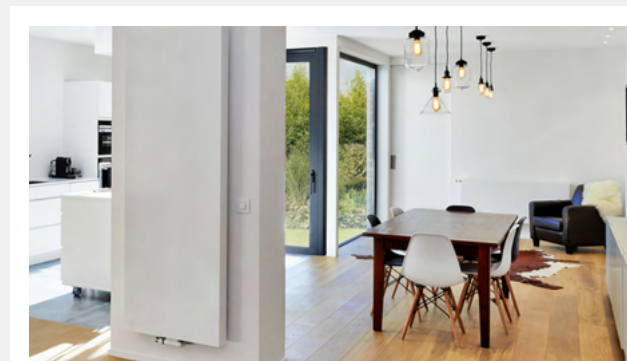


### Mortgage: Buy or Refi Rates as low as 2.5% APR<sup>1</sup>

Your home is a big investment, so why not get the best possible mortgage rate and save? With rates at historic lows, now is a great time to swap your existing loan for one with a lower rate or consider a new home purchase altogether.

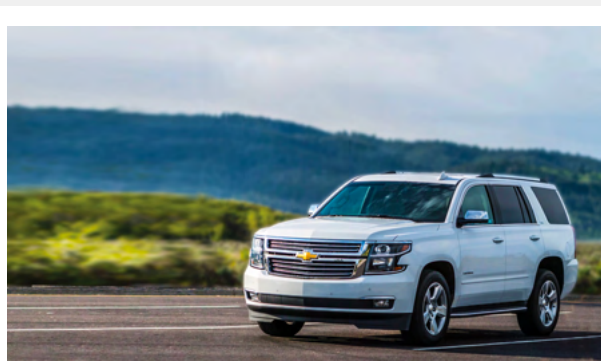
[Learn More](#)



### New Fixed Rate Home Equity Loans as low as 2.99% APR<sup>2</sup>

Need some extra money? Why not use the value in your home to help? With fixed rates as low as 2.99% APR,<sup>2</sup> we can help you borrow up to 95% of your home's equity.

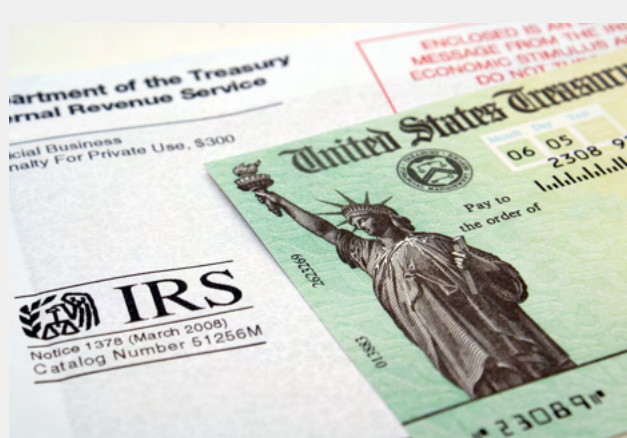
[Learn More](#)



### Refi Your Ride for as low as 0.99% APR<sup>3</sup>

Stop overpaying. Lower your monthly car payment and save. With refinancing rates as low as 0.99% APR<sup>3</sup> and 90 days of no payments,<sup>4</sup> you can save big!

[Learn More](#)



### Smart Ways to Spend Your Stimulus Payment

How are you going to spend your most recent stimulus payment? Before you splurge, here are some options on what to do with it depending on your unique financial situation.

[Read More](#)

### Verify Your Contact Info

Don't miss out on important information regarding your credit union accounts and loans. Take a moment to [verify your contact information today](#).

### Upcoming Investment Webinars<sup>5</sup>

#### Income for Life: Retirement Income to Last a Lifetime

You have retirement goals for the future. Without a regular paycheck to count on, achieving a steady stream of retirement income will be important. Will Social Security be enough? What about your 401(k)? This session can help you set your financial direction and answer your questions:

- What sources of retirement income will you rely on?
- What retirement risks do you face now that you're drawing on their savings?
- Which income strategies should you consider?
- How can you use annuities to guarantee income for life?

[REGISTER](#)

Tuesday  
**April 6**  
5 PM CST

#### Social Security and Your Retirement

Regardless of when you plan to retire, Social Security will likely be an important part of the road ahead. Do you know the risks of the road when it comes to Social Security? Determining when to begin benefits could be one of the biggest financial decisions you face, and there are key issues to consider. During the webinar, you'll find out more about Social Security benefits and the role they play when planning for your future.

[REGISTER](#)

Tuesday  
**May 4**  
5 PM CST

#### Women and Investing: Steering Toward Retirement

There's no denying the facts: Women tend to earn less and live longer than men. If you're a woman who would like to retire one day, you may need to save more and invest more than men.

- Key investment principles
- Important opportunities like asset allocation
- Understanding investor behavior
- Differences in financial products like mutual funds and annuities

[REGISTER](#)

Tuesday  
**June 15**  
5 PM CST

### Holiday Closing Dates

Monday, May 31st | Memorial Day

### Join Our Team

#### Headquarter Positions

- [Home Equity Loan Processor](#)
- [Mortgage Loan Servicing Coordinator](#)
- [Indirect Lending Loan Operation Specialist](#)
- [Contact Center Consultant \(Call Center Agent\) - Pool](#)
- [Member Experience Designer \(UX/UI Designer\)](#)
- [Collections Support Manager](#)

#### Branch Positions

- [Financial Service Representative](#)  
Little Rock
- [Senior Financial Service Representative](#)  
Jacksonville
- [Branch Manager I](#)  
Sherwood
- [Teller](#)  
Benton
- [Financial Service Representative](#)  
Conway
- [Senior Financial Service Representative](#)  
Cabot
- [Teller](#)  
Little Rock
- [Teller](#)  
Little Rock

### Supervisory Committee Nominations

The Board of Directors of Arkansas Federal Credit Union is seeking a qualified member to become part of the Supervisory Committee. This committee is responsible for providing oversight with respect to the adequacy of Arkansas Federal's processes for managing risk, the integrity of financial reporting and compliance with legal and regulatory requirements. Visit [afcu.org/volunteer](http://afcu.org/volunteer) to apply.

### Board Members Elected

Arkansas Federal Credit Union's 65th Annual Membership Meeting was held on Thursday, March 25, 2021. Two members were elected by acclamation to serve a three-year term on the credit union's Board of Directors. Those members are William Shrigley and Phillip Boudreaux.

### 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

### Privacy Policy Disclosure

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [www.afcu.org/privacy](http://www.afcu.org/privacy), or we will mail you a free copy upon request if you call us at [800.456.3000](tel:8004563000).



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1. APR is Annual Percentage Rate. As of 03/12/2021 for a 15-year fixed rate loan. Interest rates quoted assumes a 90% 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 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. 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. Membership with Arkansas Federal Credit Union is required for this offer.

3. 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-2019 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 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. 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-3504579.1-0321-0423

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](mailto:marketinginfo@afcu.org) to your address book.

NMLS: 418494



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