

The Banner

4th Quarter Newsletter



New Online Banking Experience

A new Digital Banking experience is just around the corner. On the afternoon of October 13, 2021, you'll have access to a simpler and cleaner Online and Mobile Banking platform. Navigate with ease to check your account balance and move money seamlessly with a smarter, fresher digital banking experience.

[Learn More](#)

New Mailing Address

Effective November 8, 2021, our mailing address will change. Please update your records to avoid delays in deposits, loan payments, correspondence, etc. If you have payments set up directly with another bank or credit union, you will also need to update the address with them. Our new address:

Arkansas Federal Credit Union
P.O. Box 24410, Little Rock, AR 72221



Home Loans As low as 2.5% APR¹

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

[Learn More](#)



New West Little Rock Branch Opening Soon

We are just weeks away from opening our new branch at 17500 Cantrell Road in Little Rock. Besides providing a convenient location for you, it will also be the new home of our headquarters. We can't wait to see you there!



Personal Loans Rates as low as 4.99% APR²

Get the money you need fast and at a lower cost than most credit cards. Use the cash to knock out high-interest debt or get ready for the holidays by purchasing gifts, decorations, travel, or whatever you need!

[Learn More](#)



Refi Your Ride! Rates as low as 0.99% APR³

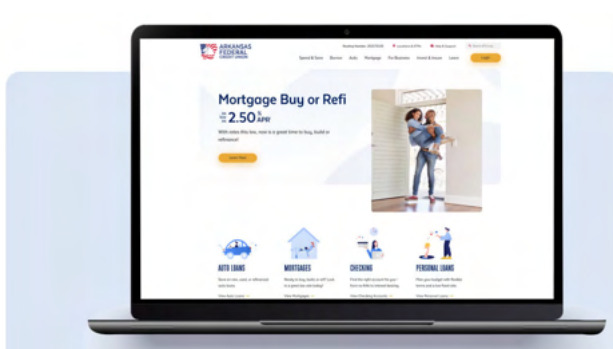
Why pay more than you have to? With rates as low as 0.99% APR,³ and flexible terms, you could cut your monthly payments and save. Plus, you can take a break from payments for up to 90 days!⁴

[Learn More](#)

Home Equity Loans as low as 2.99% APR⁵

If you're a homeowner looking for a way to consolidate debt, tackle a home remodel, fund a vacation or pay for a large expense, our fixed-rate home equity loan can help. Apply online today!

[Learn More](#)



Have You Seen Our New Website?

You know that awesome feeling you get when you redecorate a room in your house? That's how we feel about our new website. The refreshed site is faster, easier to navigate, and more user-friendly. [Check it out!](#)

Save on Auto, Home and Life Insurance

We're proud to help our members save more on auto, home, and life insurance. Since the pandemic, we've saved members over \$145K in premiums! Get a free quote to find out how much you could save.⁶

[Learn More](#)



Upcoming Investment Webinars⁷

Tues
Oct 5
5 PM CST

Rethinking Diversification

In today's volatile market, retirement savers face new challenges. Traditional portfolio diversification may no longer be the answer to growing your savings without the risk of losing it all. Luckily, there are new ways to manage investment risk. [Register Now](#)→

Tues
Oct 19
5 PM CST

The Return of Conservative Investing

Market volatility. Low interest rates. Retirement risks. All of these are making it tougher than ever to know where to invest your retirement savings. Learn how conservative investments like certificates of deposit (CDs) and annuities can help get your financial plan back on track. [Register Now](#)→

[View More Upcoming Webinars](#)

uChoose Debit Rewards Program Changes

After reviewing our uChoose debit rewards program, and its expense versus utilization by the membership, the decision has been made to discontinue this program for Arkansas Federal checking accounts effective January 1, 2022. Members will continue to earn debit rewards until December 31, 2021, and have until March 31, 2022, to redeem uChoose debit rewards.



Holiday Closing Dates

Columbus Day | Monday, October 11
Veterans Day | Thursday, November 11
Thanksgiving | Thursday, November 25
Christmas (observed) | Friday, December 24

Join Our Team

We offer competitive pay, a great company culture, and comprehensive benefits, including retirement matching, up to three weeks PTO the first year, 100% employer-paid health, dental, and vision premiums for employees and their families, and more!

Now Hiring

Branch Manager	Business Systems Analyst
Project Manager	Data Warehouse Developer
Marketing Traffic Coordinator	Financial Service Representatives
Mortgage Loan Originators	Contact Center Consultants
Credit Analyst	Tellers

[View All Career Opportunities](#)→

Get Involved

Are you interested in serving as a volunteer on our Board of Directors or Supervisory Committee? If so, there are four spots opening in 2022. If you are interested in becoming a candidate, [click here](#) for a detailed overview of requirements.

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
Jana Cason, Member
George Cole, Member



Contact Us
Locations & ATMs
Help & Support
800.456.3000



Spend & Save
Borrow
Auto
Mortgage
Business
Invest & Insure
Learn

Federally Insured by NCUA | NMLS: 418494
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.

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

- APR is Annual Percentage Rate. As of 04/20/2021 for a 15-year fixed rate loan. 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. Average closing costs are 3% of total loan amount.
- APR is Annual Percentage Rate. The 4.99% APR are for terms up to 36 months and 5.99% for terms up to 60 months and assumes a 740 or higher credit score. Some restrictions apply. Normal credit criteria apply for rate. Offer and rate subject to change without notice.
- Upon submitting an application, you may qualify for a higher or lower loan amount and/or higher or lower Annual Percentage Rate (APR). Rate shown based on a credit score of 740 or higher, loan-to-value equal to or less than 70% and a term of 36 months for 0.99% APR for 2022-2019 vehicle models. The final loan amount and APR will be provided after the loan application is submitted to Arkansas Federal Credit Union's consumer lending department. Full coverage insurance with a maximum deductible of \$1,000 is required on all Auto loans. Borrower is responsible for adding Arkansas Federal as a lienholder. This offer is only valid for auto loans not currently financed with Arkansas Federal. Offer subject to change without notice.
- 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.
- 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.
- Investments/Insurance/Warranties: Not NCUA Insured • Not Credit Union Issued, Guaranteed or Underwritten • May Lose Value
- 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-3783311.1-0921-1025

