



## Hello, Spring: Time to Travel and Make Home Improvements

Spring is here, and whether you're sprucing up your place, planning a vacation, or needing to consolidate debt, there's no better place to start than your credit union.

With low fixed rates on [home equity loans](#) and [personal loans](#), we make it affordable and easy to get the money you need when you need it. Get started today!



### Home Loans: 90-Day Rate Lock<sup>1</sup>

Take advantage of today's low mortgage rates while you can, and lock in a low rate now before rates go up. You can lock your rate for up to 90 days!<sup>1</sup> Get pre-qualified today. There's no cost to apply, and once approved, we can close your loan in less than 30 days!

[Learn More](#)

### Credit IQ

Enroll in Credit IQ, a free tool within Digital Banking that lets you track your score daily (up to every 24 hours) – and your score will never be negatively affected.



[Learn More](#)

### Cents to Savings *New*

Enroll in Cents to Savings and each time you make a purchase with your Arkansas Federal debit card, we'll round up to the nearest dollar and put the spare change into your savings account.



[Learn More](#)



### Checking as high as 2.00%<sup>APY2</sup>

Earn as high as 2.00%<sup>APY2</sup> with Premium Checking! We make it easy to grow your money, all while having unlimited access to your funds.

[Learn More](#)



### Rate Boost Certificate

Lock in a great certificate rate starting at 1.00%<sup>APY3</sup> now, and if rates go up, you can "boost" it to a higher rate. It's a win-win!

[Learn More](#)

## Join Our Team

Whether working at our cool new headquarters in Little Rock, or one of our branches, it doesn't take long for new employees to see why we've been recognized as one of the Best Places to Work in Arkansas six times! Benefits include retirement matching, up to three weeks PTO the first year, tuition reimbursement, 100% employer-paid health, dental, and vision premiums for employees and their families, and more!

[View Job Opportunities](#)

## Online Banking Update

If you use a desktop to access online banking, the navigation menu will soon move from the left-hand side of your screen to the top.



### Holiday Closing Dates

Monday, May 30, 2022 | Memorial Day  
Monday, June 20, 2022 | Juneteenth (Observed)

## 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).

## 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

## Board Members Elected

Board Members Elected Arkansas Federal Credit Union's 66th Annual Membership Meeting was held on Thursday, March 31, 2022. Two members were elected by acclamation to serve a three-year term on the credit union's Board of Directors. Those members are Garold White & Jerry Spratt.

## Arkansas Federal Credit Union

Contact Us Help & Support



Spend & Save Borrow Auto Mortgage Business Invest & Insure

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

- Once your loan is approved, your rate can be locked up to 90 days.
- APY is Annual Percentage Yield. Premium Checking is a tiered rate variable product. To qualify for the 2.00%, member must be in good standing and complete 10 monthly transactions of more than \$1 each, defined as ACH, direct deposit, bill pay, debit card (used as debit or credit), & checks. Current inactive accounts qualify for offer by meeting same criteria. 2.00% APY applies to balances \$0-\$10,000. Balances \$10,000.01-\$15,000 earn 1.00% APY. Balances \$15,000.01 - \$25,000 earn 0.15% APY. Balances \$25,000.01 or > earn 0.01% APY. Fees could reduce earnings. \$15 mo. fee applies if daily balance drops below \$2,500. Offer & rates subject to change. Exclusions may apply. Refer to [rate sheet](#) for full details.
- APY is Annual Percentage Yield and assumes the dividends remain on deposit until maturity. Rate and term are effective as of 03/16/2022 and based on the dividend rate in effect on the date of the deposit. Dividend rate is fixed unless otherwise stated. Early withdrawal penalty equal to 180 days of dividends will be imposed if funds are withdrawn before maturity date. Fees may reduce earnings. A \$1,000 minimum deposit is required to open a Rate Boost Certificate. You must alert Arkansas Federal Credit Union that you'd like to increase your rate. You may increase your rate one time during the initial 24-month term to the dividend rate in effect on the date of your request. If you choose to exercise the rate increase option, the new interest rate and APY will be in effect for the remainder of the term. Membership with Arkansas Federal Credit Union is required.

Federally Insured by NCUA | Equal Housing Lender | 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](mailto:marketinginfo@afcu.org) to your address book.

[Unsubscribe](#) Sent to: %EMAIL%. %SENDER-INFO-SINGLELINE%

