





We're Here for You

Our thoughts and prayers are with our fellow Arkansans during this difficult time, and we are committed to doing everything we can to meet your banking needs. If you've been affected by the severe storms and tornados on March 31, 2023, please contact us so we can work through this together. We're here for you with solutions, support, and advice you need to manage your finances during this time.

Find a Branch



High-Yield Checking

Want an easy way to make your money **make** money? Switch to Premium Checking and earn as high as 4.00% APY. 1 You'll be glad you did, especially if your money is currently sitting in an account that earns just pennies or even worse, nothing at all. Instead, you could earn nearly \$400 a year.²

Make the Switch



Credit Cards: 2% Cash Back or Low Interest

From one of the lowest rates in the country to cash back, we have the right card for you that fits your lifestyle. Plus, there's no annual fee and no over-limit fee.³

Learn More



New Rogers Branch Coming Soon

Have you heard the news? Later this year, we're expanding to serve you better in Rogers. This is an exciting time for Arkansas Federal. We take pride in serving where our members are, and an important part of that is continuing to bring more branches to your communities. The new Uptown Rogers branch will be located at 1003 South 52nd Street.

5 Money Moves to Make Today

Are you looking for ways to improve your financial situation? If so, you've come to the right place. From creating a budget to consolidating debt, take some time out of your busy day to make some of these money moves to help get your finances on the right track. Read More→

Recreational Loans

Whether it's water skiing on the lake, exploring the lesstraveled roads by ATV or cruising across the country in your RV, get a jump start on your outdoor fun with a recreational loan—for boats, motorcycles, RVs, and more!



Find My Loan

Treasury Management

From paying vendors, making payroll, managing accounts, or making sure your customers have an easy way to pay, our local experts are ready to help you take charge of your liquidity, manage your business cash flow, and more.



Help My Business Thrive



Holiday Closing Dates

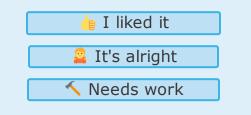
Memorial Day - Monday, May 29th Juneteenth - Monday, June 19th

Bryant Branch: New Hours

Effective May 1, 2023, our Bryant Branch hours will change to: Monday - Thursday: 8:30 am - 5:00 pm

Friday: 8:30 am - 6:00 pm.

How was the newsletter today? Love it or hate it, let us know.



Volunteer Officials

Feedback

Board of Directors

Jon Moore, Chairman of the Board Jerry E. Spratt, CPA, CFE, CGFM, CFSA, Vice Chairman William G. Shrigley, Secretary Garold L. White, Treasurer Phillip B. Boudreaux, Director Paula Kinnard, Director

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Supervisory Committee Jana Cason, Acting Chair Vanessa R. Vance Hatcher, Secretary

Don Greene, Member Jana Cason, Member Roger Norman, Member Wayne Gregory, Member

Privacy Notice

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 afcu.org/privacy, or we will mail you a free copy upon request if you call us at 800.456.3000.

Arkansas Federal Credit Union

Contact Us Help & Support



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Spend & Save Borrow Auto Mortgage Business Invest & Insure

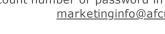
1. APY is Annual Percentage Yield. Premium Checking is a tiered rate variable product. Rate is effective as of 08/04/2022. To qualify for the 4.00% APY, member must be in good standing and complete 10 monthly transactions of at least \$1 each, defined as ACH, direct deposit, bill pay, debit card (used as debit or credit), and checks. Current inactive accounts qualify for offer by meeting same criteria. 4.00% APY applies to balances \$0-\$10,000. Balances \$10,000.01 or more earn 0.05% APY. Fees could reduce earnings. \$15 monthly fee applies if daily balance drops below \$2,500. Offer and rates subject to change. Exclusions may apply. Refer to rate sheet for full details. Membership with Arkansas Federal Credit Union is required.

2. By maintaining a balance of \$10,000 for 12 months, a member could earn as much as \$392.00 a year or \$42.67 a month when all qualifying transactions are met. This assumes that the Premium Checking rate remains at 4.00% APY for the full 12 months on balances up to \$10,000. Offer and rate subject to change. Exclusions may apply. Refer to the <u>rate sheet</u> for full details. 3. For the World Mastercard, you may earn 2 points for every \$1 spent on purchases. World Mastercard

points may be redeemed for 2.00% cash back. Balance transfers to World Mastercard do not earn points. As of 03/02/2023, the standard variable Annual Percentage Rate (APR) for the World Mastercard is 15.49% - 18.00%, and the APR on the Low-Rate Platinum Classic Mastercard has a variable APR of 10.50% - 18.00% APR. These rates are variable, subject to change, and may change at any time. There is no annual fee for all Arkansas Federal credit cards, but there is a cash advance fee of 3.00% per transaction and a late payment fee of up to \$40. The standard APR will charge interest on cash advances on the balance from the date of the transaction. Offer is subject to change without notice and may end at any time. All credit cards are subject to credit approval, and restrictions may apply. Visit afcu.org/spendand-save/credit-cards for more details or view the Full Credit Card Account Agreement and Disclosures.

Membership with Arkansas Federal is required for all offers.

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 to your address book.



<u>Unsubscribe</u>

Sent to: %EMAIL%. %SENDER-INFO-SINGLELINE%

