

THE BANNER Newsletter

Quarter 3
2023




Is Debt Consolidation for You?

Are your high-interest debts and multiple payments stressing you out? Perhaps it's time to consolidate your debt. It's a great way to streamline your payments, eliminate your debt faster, and even save money along the way. [Learn More](#)

The Season for Home Improvement

Now is a great time to refresh your home and tackle a home improvement project. Ready to design that dream kitchen? Or thinking about adding a porch, pool, or patio? Or perhaps you'd like a way to pay for a much-needed family vacation. Whatever goals you have in mind, Arkansas Federal Credit Union can help!

Home Equity Loan

Have lots of equity built up? Use it and enjoy one upfront lump sum paid to you. Use it for vacation, home repairs, consolidating debt, you name it! Repay monthly with fixed, predictable payments.

[Learn More](#)

Home Improvement Loan

Still building equity or rather not use your home as collateral? Apply for a home improvement loan, and once approved, we'll cut a check directly to your contractor(s). Repay monthly with fixed, predictable payments.

[Learn More](#)

Not sure which one is for you? Read [Home Equity Loan or Home Improvement Loan: Which is Better?](#)



High-Yield Checking

Want an easy way to make your money **make** money? Switch to Premium Checking and earn as high as 4.00% APY¹ on your balance. Plus, enjoy getting your paycheck up to two days early when you enroll in direct deposit.²

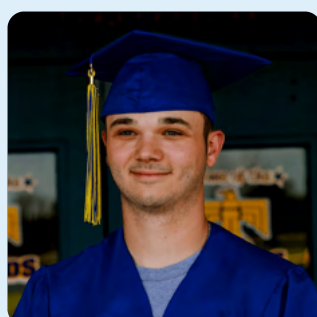
[Make the Switch](#)



2% Cash Back Credit Card

Love getting cash back? Then, you'll love earning 2% cash back³ on every \$1 you spend with an Arkansas Federal World Mastercard.® Plus, there's no annual fee, no over-limit fee and no categories.⁴ Just easy money.

[Apply Now](#)



2023 Scholarship Recipient

We are proud to announce Aaron Passmore as the 2023 Arkansas Federal Scholarship recipient. A recent graduate of Guy-Perkins High School, Mr. Passmore will be attending University of Arkansas Community College Morrilton to pursue a degree in Air Conditioning and Heating Technology. Congratulations on a job well done!

Mortgages: Buy, Build or Refi

Ready to buy, build or refi? Regardless of your next move, get funding with us and you can lock in your rate for up to 90 days⁵ and not worry about rising rates. Take the first step and get prequalified today.

[Learn More](#)



Save on Insurance

Did you know that your membership gives you access to competitive insurance rates? Whether you're looking for the best auto, home, boat, life, or other insurance, we can help you find the best coverage at the right price. Best of all, it's a free service to members. Or if you already have the best rate for the coverage you need, we'll tell you that too. It's a win-win!

[Get a Free Quote](#)



Holiday Closing Dates

Labor Day - Monday, September 4th

Feedback

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

[I liked it](#)

[It's alright](#)

[Needs work](#)

Join us on July 12th for our Retail Hiring Event!

Ready to join a uniquely inspiring culture with generous benefits and perks? Join us **Wednesday, July 12th at 5:30 PM** for our Retail Hiring Event! Connect with Arkansas Federal leadership, hiring managers, and HR to learn more about the opportunities in our local branches and contact center. We're looking for enthusiastic and hardworking individuals to fill Contact Center Agent, Teller, and Financial Service Representative roles. [Sign up today!](#)

Volunteer Officials

Board of Directors

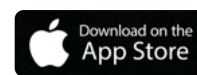
Jon Moore, Chairman of the Board
Jerry E. Spratt, CPA, CFE, CGFM, CFSA,
Vice Chairman
William G. Shrigley, Secretary
Garold L. White, Treasurer
Phillip B. Boudreaux, Director
Paula Kinnard, Director
George Cole, Director
Mollie Campbell, Associate
Jerry G. Johnson, Associate

Supervisory Committee

Jana Cason, Chairman of the Supervisory
Committee
Vanessa R. Vance Hatcher, Secretary
Don Greene, Member
Roger Norman, Member
Wayne Gregory, Member

Arkansas Federal Credit Union

Contact Us Help & Support



Spend & Save Borrow Auto Mortgage Business Invest & Insure

1. APY is the Annual Percentage Yield. Premium Checking is a tiered rate variable product. The rate is effective as of 5/31/2023. 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. Direct deposit and earlier availability of funds in your Arkansas Federal account are subject to your employer/payer, or benefit provider's funding. Actual payment dates may vary.

3. Earn 2 points for every \$1 spent on purchases. Points may be redeemed for cash back equal to 2.00%. Cash Advances and Balance Transfers do not earn points.

4. Earn 2 points for every dollar spend on purchases. Points may be redeemed for cash back equal to 2.00%. Cash advances and Balance Transfers do not earn points. No annual fee. Balance transfer and cash advance fees are subject to transaction fee of 3.00% of total transaction amount. Late payment fee up to \$40. Interest on cash advances will be charged by the member's standard APR on the balance from the date of the transaction. Offer subject to change without notice and may end at any time. As of 6/02/2023, the standard variable rate is 15.99% - 18.00%. All loans subject to credit approval and restrictions may apply. Membership with Arkansas Federal Credit Union is required. [Full Credit Card Account Agreement and Disclosures](#).

5. Once your loan is approved, your rate can be locked for up to 90 days.

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.

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

