

THE BANNER Newsletter

Quarter 1 2024

Save on Bills & Boost Your Finances in 2024

It's that time again—the fresh start everyone's been waiting for. And what better time to think about how to save more and boost your finances going into 2024? Here are a few simple ways to make it happen.

- Build Good Credit.** It's easy with [Credit IQ](#), a free tool within Digital Banking. Understand your score, find tips to improve it, see ways to save money, and more!
- Consolidate Debt.** Combine your multiple credit cards and high-rate debt into a [single loan](#) with one low monthly payment. Save money with a lower interest rate or enjoy a longer repayment window to manage your budget better.
- Ditch Your High-Rate Credit Cards.** Save big with one of the best everyday credit card rates available—as low as **11.25% APR¹**—with the [Platinum Classic Credit Card](#). Plus, there's no annual fee, no over-limit fee, and \$0 fraud liability.
- Reduce Insurance Costs.²** Reach out to our insurance experts for a complimentary quote on your home, auto, or life [insurance quote](#) today!
- Free Financial Review.** Not sure where to start? Let us help! We'll look for ways to lower your payments on your existing loans when you move them to Arkansas Federal. Call or [visit your local branch](#).

High-Yield Checking

Open an Elite Checking account and earn as high as 6.00% APY³ on balances up to \$10,000. You'll enjoy easy access to your money while earning a great rate. It's never been easier to earn money with YOUR money.

Elite Checking

as high as

6.00%

APY³

[Get Started](#)

Fast Track Your Tax Refund

Do you want the quickest way to get your tax refund? Make sure you file electronically and let them know you want it directly deposited into your Arkansas Federal Account. Doing so means you could have your return in your account in less than three weeks⁴! Not only is it fast, but it's free and easy to set up. [Learn More](#) →



New Pinnacle Hills Rogers Branch

Visit our [newest branch](#) in Rogers for all of your checking, savings, and loan needs. It features a 24-hour drive-up ATM, multiple drive-thru lanes, night deposit, and convenient hours.
1003 S. 52nd St., Rogers 72758



2024 Scholarship Opportunity

Are you a graduating High School Senior? [Submit your application](#) for a chance to receive a \$5,000 scholarship from Arkansas Federal. The deadline to apply is Friday, March 15, 2024.



Holiday Closing Dates

Monday, January 15, 2024 | Martin Luther King Jr. Day
Monday, February 19, 2024 | Presidents Day

Board of Directors & Supervisory Committee Nominees

The nomination process for the Board of Directors election was announced in the September 30th member statement and in the October issue of the Banner newsletter. Two, three-year positions expire in 2024. Volunteer Applications received by Friday, November 10, 2023, were reviewed by the Nominating Committee. At the November meeting of the Board of Directors, the Nominating Committee presented the following candidates: [William Shrigley](#) and [Phillip Boudreaux](#).

Nominations By Petition - 2024

In accordance with your credit union bylaws, nominations for vacancies may also be made by petition. Any member wishing to be nominated by petition for an open position on the Board may contact the Administration Department of Arkansas Federal Credit Union by calling [501.533.2270](tel:501.533.2270) to request a Nomination by Petition packet. This packet includes the Rules and Guidelines as well as the petition. For a petition to be valid, it must include a minimum of 500 signatures of primary members in good standing as of the date of the petition signature.

The petition must be signed by the nominee indicating willingness to serve if elected and include a statement of qualifications. Completed petition packages can be sent via mail to the Secretary of the Board of Directors at Arkansas Federal Credit Union, P.O. Box 24410, Little Rock, AR 72221, or dropped off in person at the corporate office to the Administration Department at <17500 Cantrell Road, Little Rock, AR 72223>. The petition package must be received **no later than** Monday, February 5, 2024.

Election Of Board Of Directors

If an election is necessary, ballots will be mailed no later than Tuesday, February 20, 2024, to members in good standing as of January 31, 2024. All qualified ballots received by midnight on Saturday, March 23, 2024, will be counted.

Arkansas Federal Annual Meeting

Join us at our headquarters on Cantrell Road in Little Rock at 2 PM on Thursday, March 28, 2024, for our Annual Meeting. Our Executive Team and Board of Directors will be present to complete the annual election, if necessary, and will also review the financial data and performance of the credit union in 2023. There will be light snacks provided. Any Arkansas Federal members can attend.

Volunteer Officials

Board of Directors

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

Supervisory Committee

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

Feedback

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

👍 I liked it

👉 It's alright

👎 Needs work

Arkansas Federal Credit Union

Contact Us Help & Support



Spend & Save Borrow Auto Mortgage Business Invest & Insure

1. APR is Annual Percentage Rate. No annual fee. Cash Advance fee = 3.00% per transaction. 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 transaction. Offer subject to change without notice and may end at any time. Foreign transaction fee for the Platinum Classic Mastercard and Platinum Secure Mastercard is 1.00%. As of 9/02/2023, the standard variable APR for the Platinum Classic Mastercard is 11.25% - 18.00%. This rate is variable and subject to change. Balance transfer and cash advance fees are subject to transaction fee of 3.00% of total transaction amount. [Full Credit Card Account Agreement and Disclosures](#). All loans subject to credit approval and restrictions may apply. Membership with Arkansas Federal Credit Union is required.
2. Investments/Insurance/Warranties: Not NCUA Insured • Not Credit Union Issued, Guaranteed or Underwritten • May Lose Value.
3. APY is the Annual Percentage Yield. Elite Checking is a tiered rate variable product. The rate is effective as of 09/01/2023. To qualify for the 6.00% APY, member must have a monthly direct deposit of at least \$1,000 going to their Elite Checking, be enrolled in eStatements, be in good standing, and complete 15 monthly transactions of at least \$10 each by using their debit card tied to the account. The 15 required transactions must post to the account within the calendar month to receive earnings. 6.00% APY applies to balances up to \$10,000.00. Balances \$10,000.01 or more earn 0.05% APY. Fees could reduce earnings. A \$15 monthly fee applies if the daily balance drops below \$2,500.00. Only one Elite Checking or Premium Checking account per member is allowed. Offer and rate are subject to change. Exclusions may apply. Refer to [rate sheet](#) for full details.
4. Compared to US Postal Service delivery. Actual payment dates may vary.

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%