

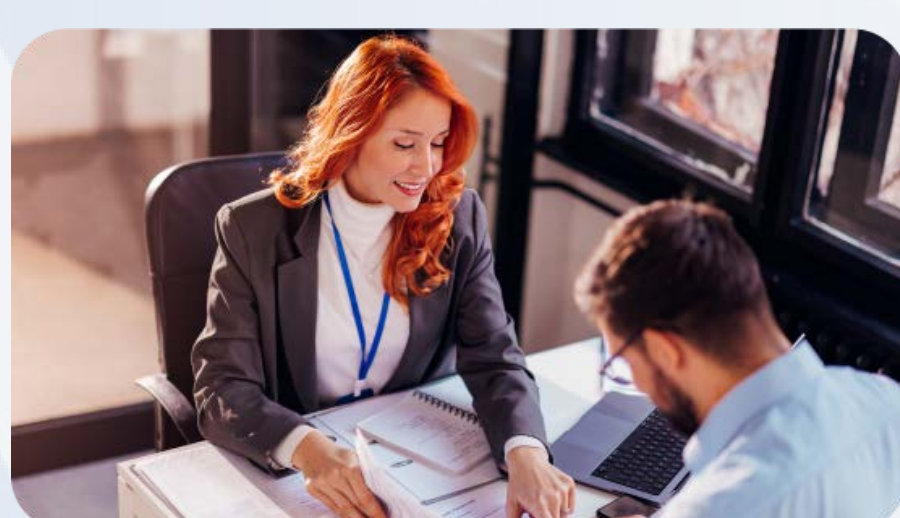
# THE BANNER Newsletter

Quarter 3  
2025



**Now Open in Russellville!**  
Our newest branch is ready to serve you.

[Visit Us](#)



## Book Your Branch Appointment

Schedule your in-person appointment quickly and easily online.

[Schedule Now](#)



## \$0 Down Payment Mortgage

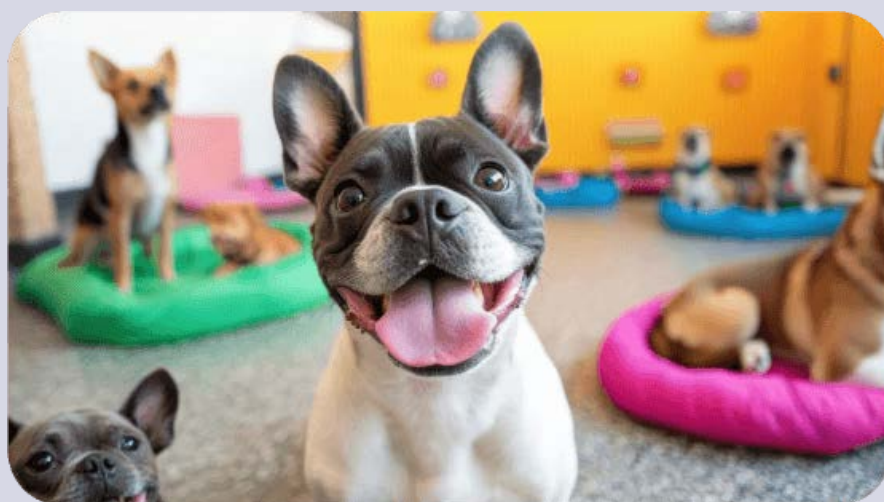
Dreaming of a new home? Make it happen with no down payment.

[Learn More](#)

## Certificates

**4.50%** APY | **4.15%** APY  
6 months | 13 months

[Start Saving](#)



## Local Business Spotlight: Rowdy Ruff House

Big dreams, happy dogs, and a little help from a Small Business Boost loan!

[Watch Their Story](#)



## 2025 Scholarship Winner

Learn more about this year's standout student.

[Meet the Recipient](#)

## Holiday Closing Dates

July 4, 2025  
Independence Day

September 1, 2025  
Labor Day

## Volunteer Officials

### Board of Directors

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

### Supervisory Committee

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

## Explore Our Other Products

[Spend & Save](#) [Credit Cards](#) [Borrow](#) [Auto](#) [Mortgage & Home Equity](#) [Business](#)

Want to chat? Need assistance?

[Contact us](#) or visit our [Help & Support](#) center.



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 at [afcu.org/privacy](#), or we will mail you a free copy upon request if you call us at 800-456-3000.

Federally Insured by NCUA | Equal Housing Lender | NMLS# 418494  
Membership with Arkansas Federal Credit Union is required for all offers.

1. APY is Annual Percentage Yield. Visit [afcu.org/certificates](#) for full details.

Arkansas Federal Credit Union will never ask you to provide sensitive personal information—such as your Social Security number, PIN, account number, or password—by email.

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