

Want the latest rate changes and special offers? [Sign up for text alerts!](#)



# THE BANNER Newsletter

Quarter 2  
2026

## 0% APR<sup>1</sup> Balance Transfer

Why pay more? Move high-rate balances and save.

[Learn More](#)



## Mortgage Refinance

Rates are moving. See if refinancing could help you save.

[Explore Options](#)

## Don't Wait on Your Refund

With Everyday Checking + Early Pay, you could get your tax refund up to two days early.<sup>2</sup>

[See How](#)



## Travel Now. Pay Later.

Take the trip you've been dreaming about with a fixed-rate personal loan.

[Get Away](#)

## More Branches. More Convenience.

Visit us at our new locations in [Clarksville](#) and [Southwest Little Rock](#).

[Find a Branch](#)



## Fraud Prevention

Get tips to spot scams, secure your accounts, and prevent fraud.

[Read More](#)

## 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  
Roger Norman, Associate  
Lewis CarlLee, Associate  
Nicholas Kelley, Associate  
Patrick Laughlin, Associate

### Supervisory Committee

Jana Cason, Member  
Wayne Gregory, Member  
Vanessa R. Vance Hatcher, Member  
Don Greene, Member  
Roger Norman, Member

## Holiday Closing Dates

May 25, 2026  
Memorial Day

June 19, 2026  
Juneteenth

## Feedback

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

[👍 I liked it](#)

[👎 It's alright](#)

[🔧 Needs work](#)

## 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. Offer valid from March 13, 2026, to July 31, 2026, or within 30 days of account opening, whichever is later. 0% introductory APR for 18 billing cycles applies to eligible balance transfers made to an Arkansas Federal Credit Union [Low Rate Classic](#) or [Cash Back World](#) credit card. Eligible balance transfers must be from non-Arkansas Federal Credit Union creditors and must be requested within the introductory period. Members may make multiple balance transfers during the introductory period. Each eligible balance transfer will receive 0% introductory APR for 18 billing cycles from the date the transfer is posted to the account. Balance transfer requests cannot exceed your available credit limit and are subject to credit approval. Unless otherwise stipulated by underwriting, once approved, the balance transfer amount will be deposited into your Arkansas Federal checking or savings account, and you are responsible for paying the other creditor. A balance transfer fee of 3.00% of the total amount transferred applies. There is no annual fee; however, late payment fees may reach \$40. A cash advance fee of 3.00% per transaction also applies, and interest on cash advances will be charged at the standard APR from the transaction date. Balance transfers do not earn rewards. New purchases are not eligible for the introductory APR and will accrue interest at the standard variable APR. After the introductory period, any remaining transferred balance will accrue interest at the standard variable APR. Standard variable APR currently ranges from 9.50%–18.00% for Low-Rate Classic cards and 14.49%–18.00% for World cards, based on creditworthiness and the Prime Rate. If the account becomes 60 or more days past due, Arkansas Federal reserves the right to end the promotional APR and begin charging interest at the standard variable APR. All loans, including credit cards, are subject to credit approval, and restrictions may apply. 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.

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.

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