

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



THE BANNER Newsletter

Quarter 3
2026

0% APR¹ Balance Transfer

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

[Learn More](#)



Skip a Loan Payment

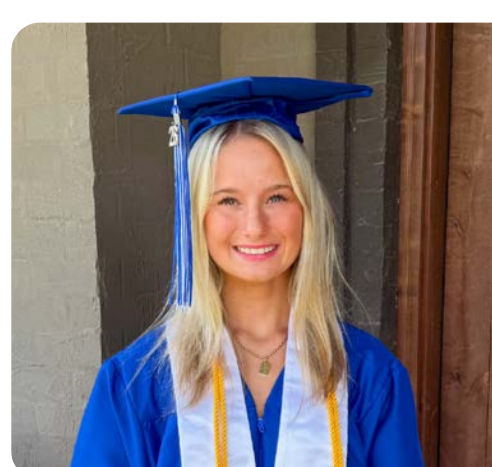
Need a little extra room in your budget? You can now request Skip a Pay² for qualifying loans directly through Digital Banking.

[Explore Skip Pay](#)

Buy With Zero Down³

A down payment may not stand between you and homeownership. See if you qualify for a zero-down mortgage.

[See Options](#)



Meet Our 2026 Scholarship Winner

Congratulations to Claire Milam of Greenbrier High School, our 2026 scholarship recipient.

[Meet Claire Milam](#)

As low as 3.99% APR⁴ Auto Refi

You may be able to lower your monthly payment, lower your rate, or both by refinancing your vehicle.

[Calculate Savings](#)



Certificate
6 and 12 Month Specials or 24-71 Months
as high as
4.05% APY⁵
as low as
\$1,000 minimum required to earn

Certificates: Competitive Rates. Guaranteed Returns.

Enjoy guaranteed returns, competitive rates, and the peace of mind that comes with NCUA-insured savings.

[View All Rates](#)

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

Holiday Closing Dates

September 7, 2026
Labor Day

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 [afc.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.

- Balance Transfer:** 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 introductory 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.
- Skip Pay:** Skip Pay is available on eligible Arkansas Federal auto, personal, and recreational vehicle loans. A \$35 fee applies for each skipped payment. Loan must be in good standing. Members may skip one payment per eligible loan per calendar year (January 1–December 31) and must wait at least six months between skipped payments on the same loan. Loans paid through immediate payroll deposit are not eligible. Mortgages, credit cards, home equity loans, and home equity lines of credit are not eligible. Interest will continue to accrue during the skipped payment period. Skipping a payment may extend the term of your loan and increase the total interest paid over the life of the loan.
- Zero-Down Mortgage:** Realtor fees, closing costs and fees may still apply. All loans are subject to credit and property approval.
- Auto Refi:** Rate effective as of June 1, 2026. Not all will qualify for the lowest rate. Rates range from 3.99% to 18.00% APR with terms up to 100 months. The 3.99% APR rate is only available for terms up to 36 months to those who meet our top credit tier requirements; higher rates apply for longer terms and other credit tiers. Terms of 85 months or longer require a minimum financed amount of \$65,000. Upon submitting an application, you may qualify for a higher loan amount and/or higher APR. The APR is determined by various factors within Arkansas Federal's custom scoring model, including, but not limited to, credit score, credit history, income, and debt-to-income. You must have a minimum household annual income of \$25,000, be over 18 years of age, and have a valid U.S. Social Security Number to be considered for an Arkansas Federal auto loan. Loan approval is subject to confirmation that your income, debt-to-income ratio, credit history, and application information meet all requirements. Even with a lower interest rate or monthly payment, paying debt over a longer period of time may result in paying more interest. Full coverage insurance with a maximum deductible of \$1,000 is required on all auto loans, including refinances. The borrower is responsible for adding Arkansas Federal as a lienholder. Depending on the state where the vehicle is purchased, fees may be involved, such as title or registration fees. However, Arkansas Federal does not charge fees for purchasing or refinancing a vehicle. Offer and rate advertised are subject to change without notice.
- Share Certificates:** APY is the Annual Percentage Yield and assumes the dividends remain on deposit until maturity. A \$1,000.00 minimum deposit is required to open a share certificate account. Certificate rates are effective as of April 8, 2026, and include: 4.05% APY for the 6-month special, 12-month special, and 24-71 month terms. Offer and rate are subject to change. The rate is based on the dividend rate in effect on the date of deposit. The dividend rate is fixed unless otherwise stated. Penalties may apply to withdrawals made prior to maturity and/or IRA age requirements. Fees may reduce earnings. IRA transactions are subject to [IRS rules and regulations](#). Membership with Arkansas Federal Credit Union is required. Federally insured by NCUA.

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](#)
SEND TO: MEMBERSHIP@AFCU.ORG
%SENDER-INFO-SINGLELINE%