



THE BANNER Newsletter

Quarter 4
2026

0% APR¹ for 6 Months

Holiday shopping? Enjoy 0% APR¹ on new purchases when you open a new Arkansas Federal credit card. After the introductory period: 9.50%-18.00% APR¹.

[Explore Credit Cards](#)



Skip a Loan Payment

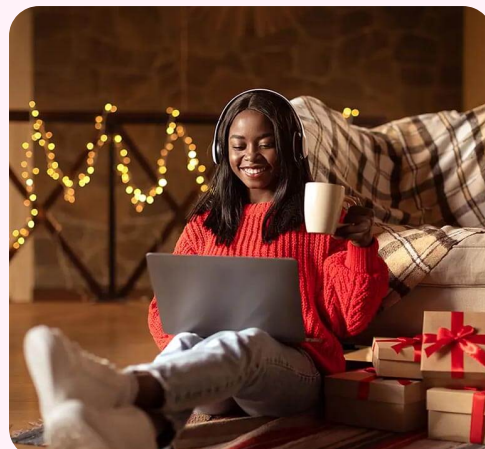
Need a little extra room in your holiday budget? Skip a qualifying loan payment² right from Digital Banking.

[Explore Skip Pay](#)

Shop Smart. Stay Safe.

Holiday scams can add up fast. Learn how to protect your money and personal information while you shop.

[See Safety Tips](#)



Hello, Springdale!

Our new Springdale-Sunset branch is now open! Stop by and say hi at **3681 W. Sunset Ave.**

[Learn More](#)

Free Checking. Made Simple.

No monthly maintenance fees.³ No minimum balance requirements. Just an Everyday Checking account that keeps things simple.

[Explore Free Checking](#)



Want a Lower Car Payment?

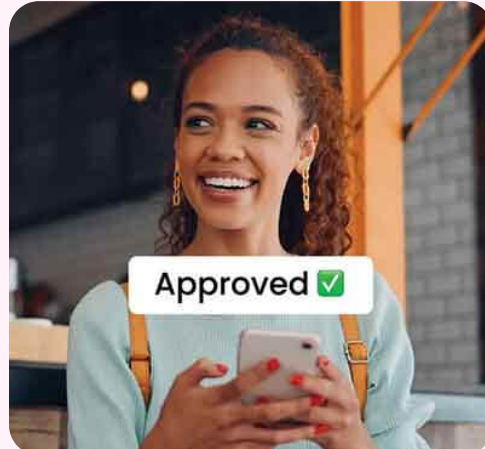
Refinancing your auto loan could help lower your monthly payment and give your budget more breathing room.

[Calculate Savings](#)

Cash for What's Next

Need a little extra? A personal loan can help cover planned purchases, unexpected expenses, and more.

[Explore Personal Loans](#)



Certificate
6 and 12 month specials or 24–71 months
4.25%
APY⁴
\$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
Patrick Laughlin, Associate
Nicholas Kelley, Associate

Supervisory Committee

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

Board of Directors Nominations

The Nominating Committee is seeking members interested in serving as a Credit Union Volunteer. Several positions will be open for the 2027 Election, including Board Director and Associate Volunteer Member positions.

If you feel your educational background and occupational experience would be an asset to the Board of Directors, you can obtain a Volunteer Application from the Arkansas Federal Call Center at **(501) 982-1000** or **(800) 456-3000**, by emailing volunteer@afcu.org, or by seeing the manager at an Arkansas Federal branch.

Volunteer applications received by **Friday, October 30, 2026**, will be considered by the Nominating Committee for the 2027 election.

Holiday Closing Dates

October 12, 2026
Columbus Day

November 11, 2026
Veterans Day

November 26, 2026
Thanksgiving Day

December 25, 2026
Christmas 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

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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. New Purchase Offer, Classic Low-Rate Card:** Offer valid for eligible new accounts opened between October 1, 2026, and December 31, 2026. Eligible new purchases receive a 0% introductory APR for six (6) billing cycles beginning the date the account is opened. The introductory period begins on the account opening date, not the date the card is received, activated, or used. After the introductory period ends, any remaining promotional purchase balance and new purchases will accrue interest at the standard variable APR, which currently ranges from 9.50% to 18.00%, based on creditworthiness and market conditions related to the Prime Rate. Balance transfers and cash advances are not eligible for the introductory APR and will accrue interest at the standard variable APR from the transaction date. 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. There is no annual fee; however, late payment fees may reach \$40. A balance transfer fee of 3.00% of the total amount transferred applies to all balance transfers. A cash advance fee of 3.00% per transaction also applies. All loans, including credit cards, are subject to credit approval, and restrictions may apply. For complete card details, please refer to the Full Credit Card Account Agreement and Disclosures. Membership with Arkansas Federal Credit Union is required. **New Purchase Offer, World Cash Back Card:** Offer valid for eligible new accounts opened between October 1, 2026, and December 31, 2026. Eligible new purchases receive a 0% introductory APR for six (6) billing cycles beginning on the date the account is opened. The introductory period begins on the account opening date, not the date the card is received, activated, or used. After the introductory period ends, any remaining promotional purchase balance and new purchases will accrue interest at the standard variable APR, which currently ranges from 14.49% to 18.00%. Balance transfers and cash advances are not eligible for the introductory APR and will accrue interest at the standard APR from the transaction date. 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 APR. You can earn 2 points for every \$1 spent on purchases, which may be redeemed for cash back equal to 2.00% on the uchoose Rewards site. There is no annual fee; however, late payment fees may reach \$40. A balance transfer fee of 3.00% of the total amount transferred applies to all balance transfers. A cash advance fee of 3.00% per transaction also applies. All loans, including credit cards, are subject to credit approval, and additional restrictions may apply. For complete card details, please refer to the Full Credit Card Account Agreement and Disclosures. Membership with Arkansas Federal Credit Union is required. Offer and rate advertised are subject to change without notice.
- 2. 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 payment may extend the term of your loan and increase the total interest paid over the life of the loan.
- 3. Everyday Checking:** An initial opening deposit of \$25 is required to open an Everyday Checking account. By signing up for eStatements, you can avoid the \$3.00 monthly paper-statement fee. You may also qualify for a paper-statement fee waiver if you have a loan balance of \$2,500 or more, a deposit balance of \$5,000 or more, or if you are under 18 or 65 or older.
- 4. 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 August 1, 2026, and include: 4.25% 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](#)

Sent to: %EMAIL%
%SENDER-INFO-SINGLELINE%