

**ARKANSAS HEALTH CENTER FEDERAL CREDIT UNION**

**6701 HWY 67**

**BENTON, AR 72015**

**PH#501-860-0590/501-860-0591**

**WWW.AHCFCU.COM**

**January 2020**



**ATTENTION:**  
**ANNUAL MEETING**

The **2020 Annual Meeting** of the Arkansas Health Center FCU will be held on Monday, February 24<sup>th</sup>, 2020.

This meeting will be held in the Multi-Purpose Room located beside the cafeteria on the grounds of the Arkansas Health Center at 6701 Hwy 67 Haskell, AR, **from 6:00 pm-8:00 pm.**

All credit union members are invited to attend. After a business meeting and election of officers, a barbeque dinner catered by Jordan's BBQ will be served, followed by Bingo.

Arkansas Health Center FCU will be holding our annual **FOOD DRIVE** at the Meeting. Members are asked to bring a **NON- PERISHABLE FOOD ITEM** in exchange for a ticket to enter our door prize drawings.

This years **FOOD DRIVE** will benefit the **Harmony Grove School Back Pack Program.**

Make your plans now to attend. This is a good time to visit with your Credit Union Officials, Staff, and fellow Credit Union Members. Come enjoy good food, a good time and help your community.

**We will see you there!**

*GOT THE WINTER BLAHS??*



***CHEER UP BECAUSE NOW IS  
THE PERFECT TIME TO  
PURCHASE THAT NEW SPRING  
TOY!***

*ARE YOU READY FOR A NEW OR USED  
AUTO,CAMPER, MOTORCYCLE  
ATV OR BOAT?*

*COME INTO THE CREDIT UNION  
FOR A BETTER DEAL AND KEEP  
MORE MONEY IN YOUR POCKET!*

***CHECK OUT OUR LOW  
AUTO LOAN RATES!***

***AS LOW AS 2.99% APR  
AND MAKE NO PAYMENT  
FOR UP TO 60 DAYS!***

*\*Terms not to exceed 72 months\**

*\*Interest will continue to accrue during deferral period.*

*\*Interest rate is dependent upon credit score/collateral*

**Before you visit the dealership come in or call the credit union and let us get you pre-approved for fast, easy, no hassle financing on your next auto, motorcycle, camper, boat or ATV purchase.**

**You may also go online at:**

**[WWW.AHCFCU.COM](http://WWW.AHCFCU.COM)**

**To complete and submit your loan application.**



**LET AHCFCU REFINANCE YOUR  
AUTO!!**

*Let us compare our rates with the current interest rate you are paying on your car, truck, SUV, motorcycle or camper loan, currently financed at another lender and AHCFCU we will work hard to **BEAT** your current interest rate and save you money!*



**CHECK OUT OUR  
SIGNATURE  
LOANS!**

Are you currently paying 15% interest rate or more on a credit card and feel like it will never be paid off?  
Need to pay off Christmas debt?  
Ask us about refinancing your current high interest rate credit card debt with a low cost loan from AHCFCU and ***We can save you money!***

**CALL US TODAY!**

**“PEOPLE HELPING PEOPLE”**



**WE WANT TO BE YOUR PRIMARY  
FINANCIAL INSTITUTION!**

Cut out the high fees you are paying at your big bank and move your accounts to **AHCFCU** where we save you money! Here, you are not just a number you are part of our Credit Union family!

We are a full service financial institution!

We are here to serve you **and** your family members.

We offer several types of PRODUCTS and SERVICES such as:

- SHARE DRAFT ACCOUNTS (FREE CHECKING)
- E-STATEMENTS
- VISA DEBIT CARDS
- ON SITE ATM
- SUR CHARGE FREE ATMS
- SAVINGS (SHARE) ACCOUNTS
- IRA ACCOUNTS
- SHARE CERTIFICATES
- CHRISTMAS CLUB ACCOUNTS
- LOW COST LOANS
- ON LINE BANKING 24/7

## TYPES OF LOANS

- AUTO LOANS
- BOAT, RV, ATV, CAMPER  
MOTORCYCLE LOANS
- SIGNATURE LOANS
- SHARE SECURED LOANS
- CREDIT BUILDER LOANS

***WE WOULD LIKE TO WORK WITH  
YOU TO HELP YOU ESTABLISH AND  
BUILD YOUR CREDIT!***



***WE NOW PARTNER WITH SERVION,  
INC., A MORTGAGE LENDER, TO  
HELP YOU WITH ALL OF YOUR  
MORTGAGE LOAN NEEDS!  
CALL OR COME BY THE OFFICE  
AND LET US HELP YOU GET  
STARTED!***



## ELECT E-STATEMENTS

Help us “Go Green” and receive your statements faster and more securely by electing to have your statements sent to your email.

- Paper Statement Fee-\$2.00 per month/quarter for members 55 years of age and younger.

## SCHEDULE OF FEES

**Effective January 1<sup>st</sup>, 2020**

- \ Excessive Share Withdrawal Fee - \$5.00  
-Per Item if more than four (4) withdrawals per quarter
- \ Christmas Share Account Early Withdrawal Fee - \$10.00
- \ Abandoned Share Draft Fee - \$5.00 per month
- \ Abandoned Share Acct Fee - \$5.00 Per Qtr
- \ Inactive Share Account Fee - \$5.00 per quarter (with balance of \$50.00 or less and no activity for one year)
- \ Return Deposit Check Fee - \$25.00
- \ Paper Statement Fee-\$2.00 per month/quarter (65 years of age or younger)
- \ Overdraft Fee (auto overdraft) - \$5.00
- \ Check Photo Fee - \$3.00
- \ Stop Payment Fee - \$25.00
- \ NSF Returned Item Fee - \$25.00
- \ NSF Paid Item Fee - \$25.00
- \ NSF ACH Loan Payment Fee- \$10.00
- \ Acct. Closure Fee - \$10.00  
(If closed within 60 days of opening)
- \ Direct Deposit Acct Fee - \$5.00 per month
- \ Check Cashing Fee - \$2.00 to \$35.00  
(Depending on type of check to be cashed)
- \ Check Cashing Fee (Non-members) - \$5.00 per check
- \ Transaction Print Out Fee - \$1.00 per page
- \ Third Party Check Fee - \$1.00
- \ Check By Phone/ Mail Fee-\$1.00
- \ Loan Application Fee - \$10.00 per applicant
- \ Loan Late Payment Fee – \$20.00 (over 10 days)
- \ Wire Transfer Fee - \$20.00
- \ Fax Fee - \$1.00 per page
- \ Skip a Payment Fee - \$25.00 per loan

- \ Telephone Transfer Fee - \$1.00 per transfer
- \ Debit card Replacement Fee - \$5.00
- \ Title/UCC Filing Fee - \$10.00 to \$16.00
- \ Statement Copy Fee - \$5.00

**IMPORTANT INFORMATION**

**VOICE RESPONSE PHONE NUMBER  
1-855-538-2642  
(CONTACT OUR OFFICE FOR A P.I.N)**

**\*For After Hours Lost/Stolen  
Debit Card call 1-888-263-3370**

**COMING SOON  
NEW DEBIT CARD APP!!**



The power to  
**protect your cards**  
is in your hands.

- Turn Off and On
- Control Use
- Receive Alerts



**HOLIDAY CLOSINGS**

AHC Federal Credit Union will be  
Closed to observe the following  
Holidays in the First Quarter of 2020:

- **New Years Day**  
Wednesday, January 1<sup>st</sup>, 2020
- **Martin Luther King, Jr. Day**  
Monday, January 20<sup>th</sup>, 2020
- **Presidents' Day**  
Monday, February 17<sup>th</sup>, 2020



***We appreciate you and  
want to help you and your  
family with all your financial  
needs!***