

ARKANSAS HEALTH CENTER FEDERAL CREDIT UNION

6701 HWY 67

BENTON, AR 72015

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

WWW.AHCFCU.COM

January 2021

ATTENTION!!

ANNUAL MEETING NEWS

Due to the current Covid-19 Emergency Pandemic and to comply with all State, Local and CDC Guidelines we regret to inform you that the **2021 Annual Meeting** of the Arkansas Health Center FCU will not be held on our normal date in February this year and is postponed until further notice. The safety of our members and our staff is our number one priority. We will keep you updated and informed of any new potential dates for this event.

OUR LOBBY REMAINS CLOSED

PLEASE USE OUR

DRIVE THRU

DUE TO THE CURRENT COVID-19 CRISIS AND TO PROTECT OUR CREDIT UNION MEMBERS AND EMPLOYEES

OUR LOBBY REMAINS CLOSED AT THIS TIME. WE ARE ASKING THAT OUR MEMBERS PLEASE USE THE DRIVE THRU FOR ALL TRANSACTIONS.

PLEASE ALSO CONSIDER USING OUR DIGITAL SERVICES SUCH AS ONLINE BANKING, 24/7 VOICE RESPONSE, ATM (LOCATED HERE AND MANY OTHER SURCHARGE FREE LOCATIONS).

CALL US AT 501-860-0590 OR 0591 FOR ONLINE BANKING AND VOICE RESPONSE INSTRUCTIONS.

WE ARE SORRY FOR THIS INCONVENIENCE AND WE THANK YOU FOR YOUR PATIENCE AND UNDERSTANDING DURING THIS DIFFICULT TIME FOR ALL.

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 BY THE CREDIT UNION FOR A BETTER DEAL AND KEEP MORE MONEY IN YOUR POCKET!

CHECK OUT OUR LOW AUTO LOAN RATES!

AS LOW AS 2.49% APR AND MAKE NO PAYMENT FOR UP TO 60 DAYS!

Terms not to exceed 84 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

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 a high rate of interest 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
- MASTERCARD 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 1st, 2021

- \ 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



Protect your Arkansas Health Center FCU Debit Card directly from your phone with SecurLOCK Equip.

Download this Free App from your App store or Google Play.

The **SecurLOCK Equip** app gives you the ability to control your debit card settings from a supported mobile device. You can lock or unlock your debit card for purchases, select geographic locations where your card can be used, set transaction spending limits, set up transaction alerts, and more.



SecurLOCK Equip Allows a cardholder to control the how / where / when their payment cards are used via their mobile device. Turn your card on or off with the touch of a button.

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***



HOLIDAY CLOSINGS

AHC Federal Credit Union will be Closed to observe the following Holidays in the First Quarter of 2021:

- **New Years Day**
Wednesday, January 1st, 2021
- **Martin Luther King, Jr. Day**
Monday, January 18th, 2021
- **Presidents' Day**
Monday, February 15th, 2021



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