

ARKANSAS HEALTH CENTER FEDERAL CREDIT UNION

6701 HWY 67

BENTON, AR 72015

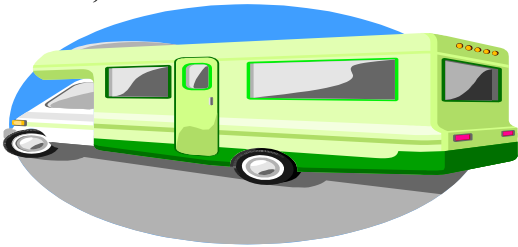
PH#501-860-0590/501-860-0591

WWW.AHCFCU.COM

JULY 2021

**SUMMER IS HOT AND SO ARE  
OUR LOAN RATES!**

**NOW IS THE PERFECT TIME TO  
PURCHASE THAT NEW CAMPER,  
BOAT, MOTORCYCLE OR AUTO!**



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

**RATES ARE LOWER  
THAN EVER  
AS LOW AS 2.49% Apr**

*\*Depending on creditworthiness,  
credit score and collateral*

*\*2017 model or newer*

**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 a 15% or  
more interest rate on a credit card  
and feel like it will never be paid off?  
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!*

**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! We are a full service financial institution! We are here to serve you **and** your family members.

- 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 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!***



**For your convenience we have an onsite ATM available 24/7 with no surcharge for our members and a nominal surcharge for non-members.**

**ELECT E-STATEMENTS**

Help us “Go Green” and receive your statements free, faster and more securely by electing to have your statements sent to your email. Contact us to give us your email to get started!

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

**SCHEDULE OF FEES**  
**Effective July 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 quarter
- \ 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 Request Fee - \$25.00 per loan
- \ 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.**



**Summer is here and many of our members will be traveling on vacation so it's important you understand how to protect your money while you're away.**

**Here are a few tips before you head out of town.**

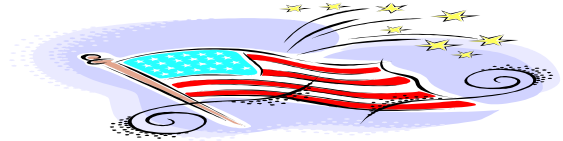
- Give us a quick call to let us know that you're going out of town. This may save you the inconvenience of your card getting declined.
- Clean out your wallet and only take what you need.
- Find out your daily withdrawal limit and request to have it increased while on your trip, if needed.
  - Be mindful of your personal security when accessing an ATM.
  - Monitor your account frequently. Use the **SecurLOCK Equip** mobile app and receive alerts to potential fraud on your smart phone or tablet.
  - Report a lost or stolen card immediately at 1-888-263-3370

Make sure to have your emergency travel phone numbers with you in a safe place.

**FOR AFTER HOURS LOST OR STOLEN DEBIT CARD CALL:**

**1-888-263-3370**

## **THIRD QUARTER 2021 HOLIDAY CLOSINGS**



- Monday, July 5<sup>th</sup>  
Independence Day
- Monday, September 6<sup>th</sup>  
Labor Day

**Visit our web site available for your convenience 24/7**

**at:**

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

**You can transfer funds, check your account balance, check drafts that may have cleared, fill out a loan application and take care of other matters that may pertain to your account.**

**Just contact our office for a P.I.N. to use with this service.**

**OR USE OUR**

**VOICE RESPONSE PHONE NUMBER**

**1-855-538-2642**

**(CONTACT OUR OFFICE FOR A P.I.N)**



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

***Come to AHCFCU where people are worth more than money!***