

ARKANSAS HEALTH CENTER FEDERAL CREDIT UNION  
6701 HWY 67, BENTON, AR 72015  
PH#501-860-0590/501-860-0591  
WWW.AHCFCU.COM  
OCTOBER 2024



THURSDAY, OCTOBER 17TH IS  
INTERNATIONAL CREDIT UNION  
DAY!

To show our appreciation we would like to invite you to join us for refreshments from 9:00 til 3:00. You may pick up your goody bag, register for door prizes, and visit with your Credit Union staff! We would like to encourage you to invite your family members and your co-workers (if eligible) to join the Credit Union and they too can enjoy the benefits of being a Credit Union Member! It only takes \$5.00!

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**YOUR 2024 CHRISTMAS CLUB FUNDS WILL BE DEPOSITED INTO YOUR SHARE ACCOUNT ON FRIDAY, OCTOBER 11<sup>th</sup>!**



We all need a little extra money during the holidays, therefore we are reminding you of our SKIP A PAY program. We offer our members a chance to skip one loan payment per loan any month of the year.

You choose!

The Holiday season is a great time to take advantage of this benefit!

Forms should be signed by the 20<sup>th</sup> of the month for you to be able to skip a payment the following month.

\*Interest will continue to accrue on the loan during this deferral period.

\*There is a \$25.00 processing fee per loan.

Call or come by the Credit Union to take advantage of this offer!

**\*\*AS A REMINDER \*\***

A maximum of 1 payment per loan within a 12 month period may be skipped.



# Fall into SAVINGS!

**FALL IS HERE AND NOW IS THE PERFECT TIME TO PURCHASE THAT NEW FALL TOY SUCH AS A CAMPER, RV, MOTORCYCLE, ATV OR AUTO!**

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

**RATES ARE STILL LOW!**

**AS LOW AS 5.25 % Apr**

\*Interest rate is dependent upon credit score, collateral and terms.

## **PLANNING ON MAKING AN AUTO PURCHASE?**



**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, camper, boat, motorcycle or ATV purchase.**

**You may also go online at:**

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

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

**Once we receive your application we will get your loan process started!**

*LET AHCFCU REFINANCE YOUR AUTO!!*



## **Refinancing Your Auto Loan Can:**

- Reduce interest rate
- Reduce monthly payment
- Improve cash flow

*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!*

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Remember that we have Online Banking available for your convenience 24/7 at: [WWW.AHCFCU.COM](http://WWW.AHCFCU.COM)

You can check your account balances, transfer between accounts, **apply for a loan**, order checks and take care of other matters that pertain to your account. Contact our office for a P.I.N. to get started!

**FOR 24/7 AUTOMATED ACCOUNT INFO BY PHONE YOU MAY CALL OUR VOICE RESPONSE AT:  
1-855-538-2642  
CONTACT OUR OFFICE FOR A P.I.N TO GET STARTED**

In an effort to provide the latest fraud protection available, Arkansas Health Center FCU's SecurLOCK Equip will be replaced by **Card Suite Lite on Tuesday, October 22nd, 2024**. Be sure to download the Card Suite Lite app by October 22<sup>nd</sup> as your current SecurLOCK Equip app will no longer be active and transaction history will not be available.

Card Suite Lite is an easy-to-use app that puts the power to protect your debit cards in the palm of your hand and is available at no charge.

Card Suite Lite has a number of benefits, including:

- Fraud Prevention – If your card is lost or stolen, turn it off from your phone.
- Spending Controls – Set limits on withdrawals and transactions.
- Customized Limits – Manage your spending ability of online, mobile or in-store purchases.
- Transaction Alerts – Receive notifications for each time a transaction is made.
- Location Settings – Block international or out-of-area transactions.

**Have these items ready:**

- Mobile phone
- Access to your email
- Debit card

**Start using the app in a few easy steps:**

1. Download the Card Suite Lite app on October 22<sup>nd</sup> from Google Play™ store or the App Store®
2. Open the app and select Sign Up
3. Enter a username and continue
4. Follow the remaining prompts to complete the new app setup

**“PEOPLE HELPING PEOPLE”**



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

Cut out the high fees you are paying at your 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 (CHECKING) ACCOUNTS
- 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 24/7 BANKING
- FREE NOTARY SERVICE

## TYPES OF LOANS

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

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

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***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!***

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## 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 65 years of age and younger.*



- Monday, October 14th  
Columbus Day
- Monday, November 11th  
Veterans Day
- Thursday, November 28th  
Thanksgiving Day
- Friday, November 29th-  
Thanksgiving Holiday
- Tuesday, December 24th-  
Christmas Eve
- Wednesday, December 25th-  
Christmas Day



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