



ARKANSAS HEALTH CENTER FEDERAL CREDIT UNION

6701 HWY 67

BENTON, AR 72015

PH#501-860-0590/501-860-0591/501-860-0594

Web Site WWW.AHCFCU.COM (Call us for a P.I.N.)

April, 2013

**AUTO/BOAT/RV/MOTORCYCLE
LOAN SPECIAL**

SPRING IS HERE

*NOW IS THE PERFECT TIME TO PURCHASE THAT NEW CAMPER, BOAT,
MOTORCYCLE, ATV 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 **3.49%** Apr

AND

MAKE NO PAYMENT
FOR UP TO 60 DAYS!

Terms not to exceed 72 months

SPECIAL SPRING LOAN INFO

Just in time for vacation!

Beginning April 01st - July 31st

we will be offering a special signature loan. Members may apply for up to

\$1,000.00

with a reduced interest rate!

Please call or come by the Credit Union for more information!

WE HAVE INCREASED OUR SIGNATURE LOAN LIMITS!



Are you currently paying 15% interest rate or more on a credit card and feel like

Are you currently paying 15% interest rate or more 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!

Use the savings for a well deserved vacation, home improvement, school expenses, etc!

**LET AHCFCU
REFINANCE YOUR AUTO !**

Refinance your car, truck, SUV, motorcycle or camper loan, currently financed at another lender, with AHCFCU and we can possibly save you money and your name will be entered into a drawing for a \$50.00 Visa gift card!

FRAUD ALERTS

Some members have received text messages with instructions to call a number because their credit/debit card has been restricted.

When the member calls the number, they are asked to enter their credit/debit card information. **Do not respond to this text message THIS IS FRAUD!**

Please remember AHCFCU never asks our members for personal information via text message. If you receive a text message that asks for your personal information, you should consider this a fraudulent attempt to steal your personal information.

If you have responded to such a text, please contact us immediately at 501-860-0590 or 501-860-0591

For after- hours lost/stolen debit card call 1-800-528-2273

ATTENTION MEMBERS!!

Due to a high incidence of fraudulent debit card activity and in order to protect our members, the Credit Union has blocked all debit cards from being used in certain states and all foreign countries.

To avoid disruptions with service, if you are going to be traveling outside of the state or using your debit card to make purchases or payments to an out of state company, please feel free to contact the Credit Union at 501-860-0590 or 501-860-0591 to unblock your card.

**AHCFCU IS NOW OFFERING
MASTERCARD PREPAID CARDS!**

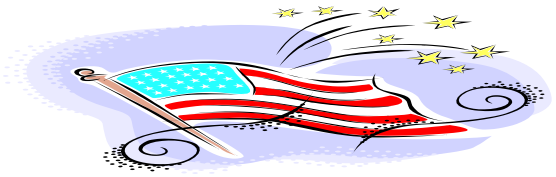
Your MasterCard Prepaid Card is a better way to pay and great for traveling!

- Safer than cash
- Simple to Reload
- Use it as a Debit Card

Ask for details!

WE WILL BE CLOSED

We will be closed **Friday, April 12th** so that our employees can attend the State Credit Union Convention. This will not affect any ATM transactions or any checks clearing your checking account.



We will also be closed for the following holidays:

Monday, May 27th - Memorial Day Thursday, July 4th Independence day

TYPES OF ACCOUNTS

AHCFCU OFFERS A VARIETY OF WAYS FOR YOU TO SAVE AT YOUR CREDIT UNION SUCH AS:

- **SHARE DRAFT ACCOUNT(FREE CHECKING)**
- **SAVINGS (SHARE) ACCOUNTS**
- **INDIVIDUAL RETIREMENT ACCOUNTS**
- **SHARE CERTIFICATES**
- **LOANS**

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

REMINDER!

We would like to thank our members for your continued support and encourage you to invite your family members to join the Credit Union and enjoy the benefits of being a Credit Union member.

SAVINGS FOR OUR MEMBERS!



Visit LoveMyCreditUnion.Org to sign up for exclusive discounts for credit union members including **SPRINT** discounts and a credit union member discount from **GENERAL MOTORS**. This exclusive preferred pricing discount helps you save up to thousands of dollars on some of GM's most popular models. This link is available on our website @ WWW.AHCFCU.COM

Check out our website!

WWW.AHCFCU.COM

Remember that we have Online Banking available for your convenience 24 hours a day!

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

24/7 VOICE RESPONSE PHONE NUMBER 1-855-538-2642

E-STATEMENTS

Help us "Go Green" and receive your statements faster and more securely by electing to have your statements sent to your email.
Its easy to get started just come by the office and fill out an e-statement authorization form.

THANK YOU!

AHCFCU held a very successful school supply drive in conjunction with our 2013 Annual Meeting in February. This year the school supply drive was to benefit the Harmony Grove School District.

We would like to thank everyone who attended for their participation and look forward to another successful drive next year!

FEE SCHEDULE

- 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 Qrt
- 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
- 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 Pymt Fee- \$10.00
- Acct. Closure Fee - \$10.00
(If closed within 60 days of opening)
- Direct Deposit Acct. Fee - \$1.00
-Per each withdrawal
- 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
- Wire Transfer Fee - \$20.00
- Third Party Check Fee - \$2.00/if we mail it \$3.00
- Loan Application Fee - \$10.00
- Loan Late Payment Fee – over 10 days \$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
- Levy/Garnishment Request Fee - \$50.00

