



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, 2014

**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 **2.49%** 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 March 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!

**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?
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
expense, 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!*



Talk About Savings! The Sprint Credit Union Member Discount

Let us introduce you to valuable savings on monthly wireless bills– plus waived activation and upgrade fees. It's all possible thanks to AHCFCU'S Invest in America and Sprint's Credit Union Member Discount program.

Ways you can save:

- \ **10% off*** select personal Sprint plans
- \ **15% off*** select business Sprint plans
- \ Waived activation fee on new activations
- \ Waived upgrade fee
- \ Available to new and existing Sprint customers

3 Ways to Get Your Discount:

- \ Call **877.SAVE.4CU** (877.728.3428) and tell them you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save
- \ Click **LoveMyCreditUnion.org/Sprint**
- \ Visit your nearest Sprint store

Start saving with Sprint today!

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.

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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!

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**

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.

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

WEBSITE INFO

Remember that we have a web site available for your convenience
24 hours a day!

WWW.AHCFCU.COM

You can transfer funds, check your account balance, check drafts that may have cleared, 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.

**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!

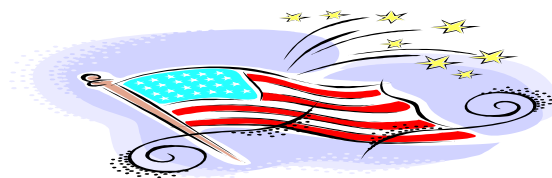
AHCFCU held a very successful food drive in conjunction with our 2014 Annual Meeting in February. This year the food drive was to benefit the AHC FOOD PANTRY located on the campus of the Arkansas Health Center.

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

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

CHANGE OF ADDRESS

To keep your information current we ask that you please make sure you notify the credit union anytime you have an address, telephone number or department or place of employment change.



We will be closed for the following holidays:

Monday, May 26th - Memorial Day
Friday, July 4th - Independence day

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