



ARKANSAS HEALTH CENTER FEDERAL CREDIT UNION

6701 HWY 67

BENTON, AR 72015

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

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

April, 2015

LOAN RATES ARE GREAT!
AUTO/BOAT/RV/MOTORCYCLE

*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
*Depending on creditworthiness/credit score

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! Call or come
by the Credit Union for more info!

**PLANNING ON A NEW AUTO
PURCHASE?**

BEFORE YOU VISIT THE
DEALERSHIP COME INTO THE
CREDIT UNION AND LET US GET
YOU PRE-APPROVED FOR FAST,
EASY, NO HASSLE FINANCING ON
YOUR NEXT AUTO, MOTORYCYCLE,
CAMPER, ETC. LOAN
OR GO ONLINE AND COMPLETE A
LOAN APPLICATION.

ATTN MEMBERS:

**FOR YOUR CONVENIENCE WE
HAVE A NEW AHCFCU ONLINE
LOAN APPLICATION !
VISIT OUR WEBSITE AT:
WWW.AHCFCU.COM
COMPLETE AND SUBMIT THE
LOAN APPLICATION AND WE WILL
GIVE YOU A CALL THE SAME OR
NEXT BUSINESS DAY TO GET
YOUR LOAN PROCESS STARTED!**

NEED A STUDENT LOAN?

FOR THOSE INTERESTED IN A
STUDENT LOAN WE HAVE ADDED
A LINK TO "SALLIEMAE" FOR A
FAST, CONVENIENT WAY TO
APPLY FOR A STUDENT LOAN!

**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!

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

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



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.

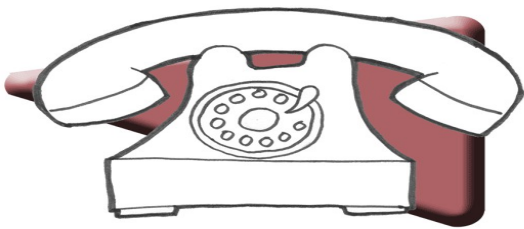
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***“DECORATE WITH DEALS”
DEBIT CARD PROMOTION!***



Between April 1 thru June 30, 2015, each time you use your debit card to make purchases during this time, you'll automatically be entered for a chance to win 1 of 8 monthly prizes of a \$50.00 Bed, Bath & Beyond Gift Card and a Grand Prize of a \$500.00 Home Decor Gift Card!

**DONT HAVE A DEBIT CARD?
APPLY TODAY!**



**For after- hours
lost or stolen debit card
call 1-800-383-8000**

SHAZAM BOLT\$

**Access account information
anywhere, anytime with**

SHAZAM BOLT\$

With the SHAZAM BOLT\$ app, you can access balance information anytime anywhere via your smartphone or the Internet. It also adds another layer of protection to your debit card.

SHAZAM BOLT\$ can immediately alert you to potentially fraudulent activity:

- A debit purchase for more than an amount you specify
- Any card-not-present debit transaction (i.e., phone, Internet, mail)
- Any suspicious or high-risk transaction that occurs on your account

SHAZAM BOLT\$ is available for smartphones and tablets, as well as any home computer with a web connection. Be sure to take advantage of this new convenience!

Listing of Surcharge Free ATM's:

FIRST SECURITY BANK LOCATIONS

**FSB-BENTON MILITARY, 1401 MILITARY Rd.,
BENTON, AR**

**FSB BENTON SALINE HOSP, 1 MEDICAL PARK DR
BENTON, AR**

**FSB-BRYANT ALCOA, 20697 INTERSTATE30
BRYANT, AR**

**FSB-BRYANT NORTH, 5619 HWY 5 NORTH
BRYANT, AR**

SOUTHERN BANCORP LOCATIONS

SOUTHERN BANCORP, 208 ASH ST. MALVERN, AR

**SOUTHERN BANCORP, 601 MAIN ST
ARKADELPHIA, AR**

**SOUTHERN BANCORP, 2600 PINE ST
ARKADELPHIA, AR**

THANK YOU!

AHCFCU held a very successful food drive in conjunction with our 2015 Annual Meeting held in March.

This year the food drive was to benefit the Harmony Grove School Food Pantry.

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

WEBSITE INFO

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

WWW.AHCFCU.COM

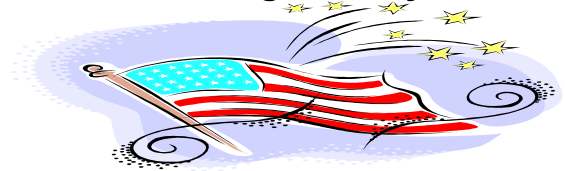
You can transfer funds, check your account balance, check drafts that may have cleared, and take care of other matters that may pertain to your account. Just contact our office for a P.I.N. to use with this service.

24/7 VOICE RESPONSE
PHONE NUMBER 1-855-538-2642
Contact the Credit Union for a P.I.N.

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 25th - Memorial Day**
- **Friday, July 3rd - Independence day**

E-STATEMENTS

Help us "Go Green" and receive your statements faster and more securely by electing to have your statements sent to your email.

Contact the Credit Union for more information!

"PRIVACY NOTICE INFORMATION"

Federal law requires us to tell you how we collect, share, and protect your personal information.

Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at

www.ahcfcu.com

or we will mail you a free copy upon request if you call us at 501-860-0591

A WORD OF THANKS!

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!