



**ARKANSAS HEALTH CENTER FEDERAL CREDIT UNION**

**6701 HWY 67**

**BENTON, AR 72015**

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

**JANUARY, 2016**



**ATTENTION:**  
**ANNUAL MEETING CHANGE OF**  
**VENUE!**

The 2016 Annual Meeting of the Arkansas Health Center FCU will be held on Monday, February 22<sup>nd</sup> 2016. **This meeting will be held in the Multi-Purpose Room located beside the cafeteria on the grounds of the Arkansas Health Center at 6701 Hwy 67, Haskell, AR, from 6:00 pm-8:00 pm.**

All credit union members are invited to attend. After a business meeting and election of officers, a barbeque dinner catered by Jordan's BBQ will be served, followed by Bingo.

**REMINDER!**  
**DON'T FORGET TO BRING YOUR**  
**FOOD ITEM AND HELP US HELP**  
**THE COMMUNITY!**

It is very important to give back to the community that supports us, so in keeping with the credit union philosophy of people helping people, Arkansas Health Center FCU will be holding a FOOD DRIVE at our Annual Meeting. Members are asked to bring a NON- PERISHABLE FOOD ITEM in exchange for a ticket to enter our door prize drawings. The more items

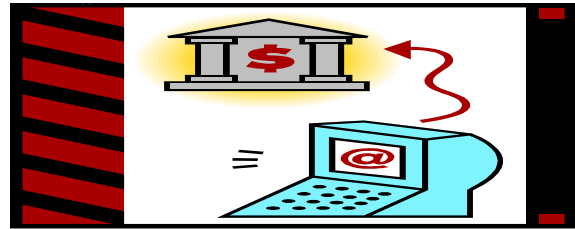
you contribute, the more chances you have of winning a door prize!

The FOOD DRIVE will benefit the  
AHC CARING HEARTS FOOD  
PANTRY.

Make your plans now to attend. This is a good time to visit with your credit union officials, staff and fellow credit union members and to enjoy good food, a good time and to help your community.

We will see you there!

**ATTN MEMBERS:**



**FOR YOUR CONVENIENCE WE**  
**HAVE A NEW AHCFCU ONLINE**  
**LOAN APPLICATION AND A LINK**  
**TO SALLIEMAE TO APPLY FOR A**  
**STUDENT LOAN!**

**VISIT OUR WEBSITE AT:**

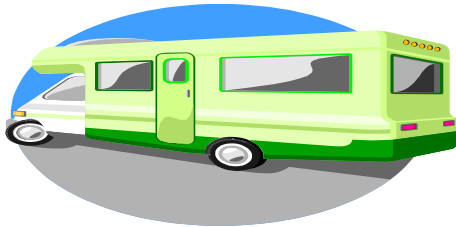
**[WWW.AHCFCU.COM](http://WWW.AHCFCU.COM)**

**COMPLETE AND SUBMIT THE**  
**AHCFCU LOAN APPLICATION AND**  
**WE WILL GIVE YOU A CALL THE**  
**SAME OR NEXT BUSINESS DAY TO**  
**GET YOUR LOAN PROCESS**  
**STARTED!**

**CHECK OUT OUR LATEST  
LOAN SPECIALS:**

***GOT THE WINTER BLAHS??  
CHEER UP BECAUSE NOW IS  
THE PERFECT TIME TO  
PURCHASE THAT NEW SPRING  
TOY!***

***READY FOR A NEW OR USED  
AUTO, CAMPER, MOTORCYCLE  
ATV OR BOAT?***



***COME INTO THE 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\**

***\*Interest will continue to accrue during deferral  
period.***

***\*Interest rate is dependent upon credit score  
and collateral***

***APPLY ON LINE OR COME INTO  
THE CREDIT UNION AND  
LET US GET YOU PRE- APPROVED  
BEFORE YOU START SHOPPING!***

**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?

Need to pay off Christmas debt?

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!

**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 will work to BEAT your current interest rate and save you money!*

*If your loan closes, your name will be entered into a drawing for a \$50.00 Visa gift card!*

***CALL US TODAY!***

## Access account information

anywhere, anytime with our free

### SHAZAM BOLT\$ APP

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

We are now offering a "Transaction Control" feature. You can now "Block" or "Unblock" your own debit card in case of a lost or stolen 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.

### 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

*For info on other  
Surcharge Free ATM Locations  
Contact the Credit Union!*

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

### WEBSITE INFO

**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!

**OR CALL OUR  
24/7 VOICE RESPONSE  
PHONE NUMBER 1-855-538-2642  
CONTACT OUR OFFICE FOR A P.I.N.**

### E-STATEMENTS



**Help the Credit Union GO GREEN!!**  
Help us "Go Green" and receive your statements faster and more securely. Elect to have your statements sent to your email.

It's easy to get started just call or come by the office and fill out an E-statement authorization form.



## HOLIDAY CLOSINGS

AHC Federal Credit Union will be closed to observe the following holidays:

- \ **New Years Day**  
Friday, January 1<sup>st</sup>, 2016
- \ **Martin Luther King, Jr. Day**  
Monday, January 18<sup>th</sup>, 2016
- \ **Presidents' Day**  
Monday, February 15<sup>th</sup>, 2016

## 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
- \ LOW COST LOANS

***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!***

## SCHEDULE OF FEES AND CHARGES EFFECTIVE FEBRUARY 1st, 2016

- \ 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 Qtr
- \ 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 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/if we mail it \$2.00
- \ Check By Phone/ Mail Fee-\$1.00
- \ Loan Application Fee - \$10.00
- \ 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