

ARKANSAS HEALTH CENTER FEDERAL CREDIT UNION  
6701 HWY 67  
BENTON, AR 72015  
PH#501-860-0590/501-860-0591  
WWW.AHCFCU.COM  
OCTOBER 2014

**THURSDAY, OCTOBER 16<sup>TH</sup>**  
**IS**  
**INTERNATIONAL**  
**CREDIT UNION DAY!**

To show our appreciation we would like to invite you to join us for refreshments from 9:00 a.m. until 3:00 p.m. You may pick up your goodie bag, register for door prizes, and visit with your credit union staff. We would like to encourage you to invite your family members to join the Credit Union and they too can enjoy the benefits of being a Credit Union Member!



**2014 CHRISTMAS CLUB FUNDS**  
**will be deposited into your**  
**share account and will be**  
**available October 8th!**

Now is the time to start or make changes to your 2015 Christmas Club at the Credit Union. As a reminder any Christmas account that was closed early will not automatically reopen. To restart it, you may either call or come by the Credit Union.



We know that we all need a little extra money during the holidays; therefore we are giving our members a chance to skip a loan payment during the months of October, November or December.  
**You Pick the Month**

Forms will need to be signed by the 20<sup>th</sup> of the month for you to be able to skip a payment the following month. Remember, that 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 special offer.

**SPECIAL "FALL LOAN"**

**Just in time for the start of school and the holidays!**

**Now thru December 31<sup>st</sup>**

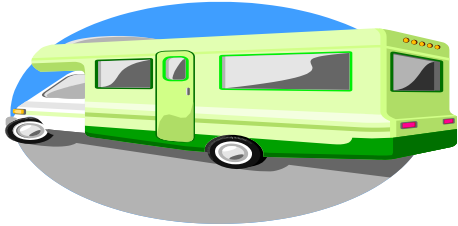
**We are offering a special signature loan.**

**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!**

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



**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*

**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 let us save you  
money! If your loan is approved  
and closes then your name will be  
entered into a drawing for a  
\$50.00 Visa gift card!**



**ATTN MEMBERS:**

***WE HAVE A NEW ONLINE LOAN  
APPLICATION!***

***VISIT OUR WEBSITE AT:***

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

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

***IF YOU ARE SHOPPING FOR A NEW  
CAR, TRUCK, SUV, CAMPER,  
MOTORCYCLE, ETC.***

***COME INTO THE CREDIT UNION  
FIRST OR VISIT OUR WEBSITE TO  
USE OUR NEW ONLINE LOAN  
APPLICATION.***

***LET US GET YOU PRE- APPROVED  
BEFORE YOU START SHOPPING!***



**Help the Credit Union GO GREEN!!**

**By electing the E-STATEMENTS  
option, not only will you help save a  
tree, you will also get your monthly  
and quarterly statements faster and  
more securely.**

**Contact the credit union for details!**

## **Attn: Debit Cardholders,**

In September 2014, **Arkansas Health Center FCU** changed to a new debit card program that offers you some great new benefits.

### **Your new debit card should have arrived the week of September 15<sup>th</sup>.**

If you have not received your card please call **Arkansas Health Center FCU** Member Service at 501-860-0590 or 501-860-0591 ASAP!

### **You should have received a new PIN**

A mailer with your PIN should have arrived in the mail a few days after your card. If you wish to change your PIN, call us and we'll assist you with the process.

### **You can activate your new card in one of three ways**

- Call 866-590-4793 to activate your card over the phone.
- Use it for a PIN-based transaction at an ATM.
- Use it for a PIN-based transaction at any merchant.

### **Be sure to destroy your old card immediately if you haven't done so.**

#### **IMPORTANT**

You will need to notify merchants and service providers that charge your debit card for recurring or automated payments, such as Internet services or fitness centers, of your new number when you receive it. Any use of the old card, after September 22<sup>nd</sup>, will cause your payment to decline and potentially interrupt your service.

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

## **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:**

- **All local First Security Bank locations**
- **Walgreens locations throughout the U.S.**
- **Wal-Mart/Murphy Gas**
- **403 Bryant Ave, Bryant, AR**
- **Wal-Mart/Murphy Gas**
- **1410 Rivercreek Dr., Malvern, AR**

**And many more!  
For info on other locations  
Contact the Credit Union!**

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.**

### **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

Imagine the possibilities if you had a few extra dollars a month in your pocket! Cut out the high fees you are paying at your big bank and move your accounts to **AHCFCU** where we save you money! We offer several types of ACCOUNTS with NO minimum balance requirements and NO monthly service charge, as well as several types of LOW COST LOANS to meet your needs.



### **HOLIDAY CLOSINGS**

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

- **Columbus Day**  
Monday, October 13<sup>th</sup>
- **Veterans Day**  
Tuesday, November 11<sup>th</sup>
- **Thanksgiving Day**  
Thursday, November 27<sup>th</sup> &  
Friday, November 28<sup>th</sup>
- **Christmas Eve**  
Wednesday, December 24<sup>th</sup>
- **Christmas Day**  
Thursday, December 25<sup>th</sup>



***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!***