

**ADDITIONAL  
SERVICES OFFERED AT  
ARKANSAS HEALTH CENTER  
FEDERAL CREDIT UNION**

★ **Online Access**

★ **Voice Response**

★ **Free Notary Service**

★ **Free NADA Book Values**

★ **Wire Transfers**

★ **Direct Deposit**

★ **Payroll Deduction**

★ **Loan Protection Insurance**

For more information about Arkansas Health Center Federal Credit Union and the wide array of financial services available or for information on becoming a member, please call 501-860-0590 or 501-860-0591.

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency

Arkansas Health Center FCU  
6701 Hwy 67  
Benton, AR 72015  
501-860-0590 or 501-860-0591

Fax: 501-860-0592

Telephone Banking "Voice Response"  
1-855-538-2642

Visit our website at: [www.ahcfcu.com](http://www.ahcfcu.com)

**HOURS OF OPERATION**

- ★ Monday and Friday  
9:00 a.m. until 4:30 p.m.
- ★ Tuesday through Thursday  
9:00 a.m. until 4:00 p.m.
- ★ Closed for lunch daily from  
11:30 a.m. until 12:00 p.m.

**MISSION STATEMENT**

Arkansas Health Center Federal Credit Union is a member owned financial institution dedicated to improving the financial life of every member in a responsible, caring, and professional manner by providing courteous, efficient, and affordable financial services.

AHCFCU strives to be the "Preferred Financial Institution" of our members and is dedicated to the credit union philosophy of "PEOPLE HELPING PEOPLE."

**ARKANSAS HEALTH CENTER  
FEDERAL CREDIT UNION**

6701 Hwy 67  
Benton, AR 72015  
(501) 860-0590 or (501) 860-0591



**A M E R I C A ' S  
C R E D I T U N I O N S ®**

*Where people are worth more than money.®*

*Since 1953*

**MEMBER SERVICES**

## WHAT IS A CREDIT UNION?

Credit unions are non-profit financial institutions. They offer many of the same products and services as banks – including savings and checking accounts, loans, ATMs, and online banking – but there are also big differences that can save you money. Credit unions are owned and controlled by their members, not profit-driven shareholders. That means the average credit union can offer better rates and lower fees.

Your employer has made credit union membership available to you as an employee benefit. They want you to have affordable interest rates on loans and the chance to earn higher dividends on savings and investments. Learn about joining ARKANSAS HEALTH CENTER FCU today!

## WHO CAN JOIN?

Eligibility at AHCFCU is limited to family members of those who are already members of the credit union or those employed by our select employer groups (SEG) or a part of select organizations. For a complete listing of eligible employer groups, visit our website at [www.ahcfcu.com](http://www.ahcfcu.com). If you meet the eligibility requirements, not only can you join, but your entire immediate family can join. Once someone joins the credit union, they are eligible to remain a member even if at some point they are no longer associated with the SEG or organization.

## TYPES OF ACCOUNTS

AHCFCU offers a variety of ways for you to save at your credit union. These accounts come with many benefits including account access 24/7 through our:

✪ "VOICE RESPONSE" TELEPHONE BANKING AT 1-855-538-2642

✪ WEBSITE @ [www.ahcfcu.com](http://www.ahcfcu.com)

## SAVINGS ACCOUNTS

### REGULAR SHARE ACCOUNT (SAVINGS)

A savings account at a credit union is called a share account. This is required to be a member. A minimum of \$5.00 must be maintained in the account as long as you are a member. You are allowed 4 free withdrawals a quarter without penalty. Dividends are paid quarterly.

### MINIMUM BALANCE SHARE ACCOUNT

Earn higher dividends while still having access to funds with up to 4 free withdrawals a quarter. A minimum opening balance of \$5,000.00 is required to open and maintain the account. Dividends are paid quarterly.

### CLUB ACCOUNTS

To help our members save for Christmas, we offer a Christmas Club Account. A penalty for early withdrawal may apply.

## INVESTMENTS ACCOUNTS

### SHARE CERTIFICATES

Earn higher dividends on certificates. A minimum opening balance of \$2,500.00 is required to open a certificate account. We offer a 1 year term and dividends are paid quarterly. A penalty for early withdrawal may apply.

### TRADITIONAL IRA/ROTH IRA

Save for retirement and earn a high fixed rate on an IRA Share Account. For your convenience, we can help you set up a new IRA and transfer an existing IRA or 401k to this.

## SHAREDRAFT ACCOUNT (FREE CHECKING)

- ☆ No monthly service charge
- ☆ No minimum balance required
- ☆ Unlimited check writing
- ☆ Visa check/debit card (\$1.00 monthly fee)
- ☆ Free checks for members over 55 (with direct deposit)
- ☆ Online access
- ☆ Free e-statements
- ☆ Direct Deposit
- ☆ Voice Response Telephone Banking

## LOANS

AHCFCU wants to help you with all your financing needs. We offer low financing interest rates on a variety of loans including:

- ☆ Auto
- ☆ AHCFCU Direct: On-Site Dealer Financing
- ☆ Boat/Jet Ski
- ☆ ATV/Motorcycle
- ☆ Farm Equipment
- ☆ Personal/Signature
- ☆ Travel Trailer/Camper
- ☆ Motor Home/RV
- ☆ Share

Call the credit union if you are thinking of purchasing a new or used auto, boat, camper, or recreational vehicle.