

ARKANSAS HEALTH CENTER FEDERAL CREDIT UNION

6701 HWY 67

BENTON, AR 72015

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

WWW.AHCFCU.COM

January 2025



2025 ANNUAL MEETING:

The **2025 Annual Meeting** of the Arkansas Health Center FCU is scheduled to be held on Monday, February 24th, 2025.

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 dinner will be served, followed by Bingo.

Arkansas Health Center FCU will be holding our annual **FOOD DRIVE** at the Meeting. Members are asked to bring a **NON-PERISHABLE FOOD ITEM** in exchange for a ticket to enter our door prize drawings.

This year's **FOOD DRIVE** will benefit the **Harmony Grove School Back Pack Program**.

Make your plans now to attend. This is a good time to visit with your Credit Union Officials, Staff, and fellow Credit Union Members. Come enjoy good food, a good time and help your community.

We can't wait to see you there!

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

***ARE YOU READY FOR A NEW OR USED
AUTO, CAMPER, MOTORCYCLE
ATV OR BOAT?
COME SEE US FOR A BETTER
DEAL!***

**CHECK OUT OUR LOW
LOAN RATES!**

AS LOW AS 5.75% APR

Terms not to exceed 84 months

**Interest rate is dependent upon credit score/collateral/terms*

**PLANNING ON MAKING A
PURCHASE?**

Before you visit the dealership come in or call us and let us get you pre-approved for fast, easy, no hassle financing on your next auto, motorcycle, camper, boat or ATV purchase.

You may also go online at:

WWW.AHCFCU.COM

To complete and submit your loan application.

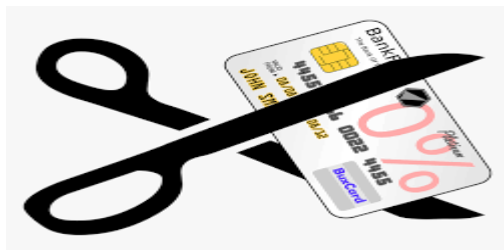


Refinancing Your Auto Loan Can:

- Reduce interest rate
- Reduce monthly payment
- Improve cash flow

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



CHECK OUT OUR SIGNATURE LOANS!

Are you currently paying 20% 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!

CALL US TODAY!



“PEOPLE HELPING PEOPLE”

WE WANT TO BE YOUR PRIMARY FINANCIAL INSTITUTION!

Cut out the high fees you are paying at your big bank and move your accounts to **AHCFCU** where we save you money! Here, you are not just a number you are part of our Credit Union family! We are a full service financial institution and we are here to serve you **and** your family members.

We offer several types of PRODUCTS and SERVICES such as:

- SHARE DRAFT ACCOUNTS (FREE CHECKING)
- E-STATEMENTS
- MASTERCARD DEBIT CARDS
- ON SITE ATM
- SUR-CHARGE FREE ATMS
- SAVINGS (SHARE) ACCOUNTS
- IRA ACCOUNTS
- SHARE CERTIFICATES
- CHRISTMAS CLUB ACCOUNTS
- LOW COST LOANS
- ON LINE BANKING 24/7



TYPES OF LOANS WE OFFER

- AUTO LOANS
- BOAT, RV, ATV, CAMPER
MOTORCYCLE LOANS
- SIGNATURE LOANS
- SHARE SECURED LOANS
- CREDIT BUILDER LOANS

***WE WOULD LIKE TO WORK WITH
YOU TO HELP YOU ESTABLISH AND
BUILD YOUR CREDIT!***



**YOU MAY NOW
COMMUNICATE WITH US
THROUGH TEXT MESSAGING!**

**JUST TEXT US AT 501-860-0590
WITH ANY QUESTIONS OR
CONCERNS AND WE WILL
GET BACK TO YOU ASAP!**

**Protect your Arkansas Health Center
FCU Debit Card directly from your
phone with our Card Suite Lite App.
Download this Free App from your
App store or Google Play.**

Card Suite Lite is an easy-to-use app that puts the power to protect your debit cards in the palm of your hand and is available at no charge.

Card Suite Lite has a number of benefits, including:

- Fraud Prevention – If your card is lost or stolen, turn it off from your phone.
- Spending Controls – Set limits on withdrawals and transactions.
- Customized Limits – Manage your spending ability of online, mobile or in-store purchases.
- Transaction Alerts – Receive notifications for each time a transaction is made.
- Location Settings – Block international or out-of-area transactions.

Have these items ready:

- Mobile phone
- Access to your email
- Debit card

Start using the app in a few easy steps:

1. Download the Card Suite Lite app from Google Play store or the App Store®
2. Open the app and select Sign Up
3. Enter a username and continue
4. Follow the remaining prompts to complete the new app

***For After Hours Lost/Stolen
Debit Card Call 1-888-263-3370**

SCHEDULE OF FEES
Effective January 1st, 2025

- \ 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
- \ Paper Statement Fee-\$2.00 per month/quarter (65 years of age or younger)
- \ 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- \$25.00
- \ 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 - \$2.00
- \ Check By Phone/ Mail Fee-\$1.00
- \ Loan Request Fee - \$25.00 per loan
- \ Loan Late Payment Fee – \$25.00 (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



Remember that we have Online Banking available for your convenience 24/7 at:

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!



HOLIDAY CLOSINGS

AHC Federal Credit Union will be Closed to observe the following Holidays in the First Quarter of 2025:

- **New Years Day**
Wednesday, January 1st, 2025
- **Martin Luther King, Jr. Day**
Monday, January 20th, 2025
- **Presidents' Day**
Monday, February 17th, 2025