



ARKANSAS HEALTH CENTER FEDERAL CU

6701 HWY 67

BENTON, AR 72015

PH# 501-860-0590/860-0591 FAX # 501-860-0592

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

OCTOBER 2012

**ATTENTION MEMBERS:
THURSDAY, OCTOBER 18TH, 2012
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.



**CHRISTMAS CHECKS for 2012
will be available October 6th!**

Now is the time to start or make changes to your 2013 Christmas club at the Credit Union. Any Christmas account that was closed early will not automatically reopen. You will have to either call or come by the Credit Union and tell us to restart your Christmas account.

All members who have a Christmas account are required to have at least \$5.00 in a regular savings account.

REMINDER – Any Christmas account that is closed early will be charged a \$10.00 early withdrawal penalty.



**We are offering a SPECIAL “FALL”
LOAN PROMOTION**

**Attention members and potential
members:**

School has started and the holidays are just around the corner. Do you need extra money for school expenses, holiday expenses or to pay off credit card debt, etc?

**Beginning September 1st, 2012 through
December 31st, 2012**

We will be offering a special loan promotion!

Members may apply for a special loan up to \$1,000.00.

***THIS LOAN WILL BE OFFERED AT A
REDUCED INTEREST RATE!
PLEASE CALL OR COME BY THE CREDIT
UNION TODAY FOR MORE INFO!**

REMINDER!

**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 and take
advantage of our low loan rates.**

***Attn: Loan Rates Have
Gotten Even Lower!***

***NOW IS THE PERFECT TIME TO
PURCHASE THAT NEW CAMPER,
ATV, MOTORCYCLE 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 3.99%
AND
MAKE NO PAYMENT
FOR UP TO 60 DAYS!***

***THERES NEVER BEEN A BETTER TIME
TO BUY A NEW OR USED CAR, TRUCK,
SUV, ETC. YOU WILL ALSO GET THE
SAME GREAT DEAL ON
MOTORCYCLES, CAMPERS, BOATS,
RV'S AND MORE!***

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

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

**Refinance your car, truck, SUV,
motorcycle or camper loan, currently
financed at another lender, with
AHCFCU and we can possibly save
you money.**

**Call us today to see what we can do to save
you money!**

**AHCFCU CAN SAVE YOU
MONEY!**

***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!***

***Let Arkansas Health Center FCU see
what we can do to save you money by
comparing the interest rate on your
current credit card with what we can
offer you with a low cost signature loan
and not only lower your interest rate,
but shorten the term as well as lower
your monthly payments and the total
interest paid over the length of the
loan!***

Here's an example of what you could save:

| | |
|----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| <i>\$5,000.00 credit card bal Financed for 48 months At 20.00% Payment=\$153/month 48 months of interest= \$2,322.55</i> | <i>\$5,000.00 credit card bal Financed for 48 months At 9.00% Payment=\$125/month 48 months of interest= \$979.57</i> |
|----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|

***By refinancing this credit card, you
could save at least \$27.98 per month on
the monthly payment and \$1,342.98 in
interest over the 48 month term!***

***Contact the Credit Union and apply for
a loan today!***

**AHCFCU is now offering
'MasterCard' General Purpose
Prepaid Reloadable Cards**

The general purpose reloadable card (GPR)
is a prepaid card that works similar to a debit
card and is reloadable.

Great for traveling!



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:

There is a \$25.00 processing fee per loan to take advantage of this special offer.

Remember, that interest will continue to accrue on the loan during this deferral period.

Forms will have to be signed by the 20th of the month for you to be able to skip a payment in the following month.

Call or come by the office if you are interested in this offer.

Every Day is Bank Transfer Day!

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.

Come to AHCFCU where people are worth more than money and every day is Bank Transfer Day!



HOLIDAY CLOSINGS

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

Veterans Day

Monday, November 12th

Thanksgiving Day

Thursday, November 22nd &

Friday, November 23rd

Christmas Eve

observed

Monday, December 24th

Christmas Day

observed

Tuesday, December 25th



Help the Credit Union GO GREEN!!

CONGRATULATIONS TO Anita Burkett on winning the \$25.00 Wal-Mart gift card during our E-statement promotion. Anita and 63 other members opted to receive their statements electronically. We encourage you to sign up for e-statements.

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 and ask for details.