ARKANSAS HEALTH CENTER FEDERAL CREDIT UNION
6701 HWY 67, BENTON, AR 72015
PH#501-860-0590/501-860-0591
WWW.AHCFCU.COM
OCTOBER 2026

THURSDAY, OCTOBER 15TH IS INTERNATIONAL CREDIT UNION DAY!

To show our appreciation we would like to invite you to join us for refreshments from 9:00 until 3:00. You may pick up your goody bag, register for door prizes, and visit with your Credit Union staff!

We would like to encourage you to invite your family members and your co-workers to join the Credit Union and they too can enjoy the benefits of being a Credit Union Member!

It only takes $5.00 to join!

****

YOUR 2026 CHRISTMAS CLUB FUNDS WILL BE DEPOSITED INTO YOUR SHARE ACCOUNT ON FRIDAY, OCTOBER 9th.

SKIP-A-PAY: A LITTLE EXTRA HOLIDAY FLEXIBILITY!

The holiday season can bring a few extra expenses, so we're reminding our members about our **Skip-A-Pay Program**!

As a member, you have the option to **skip one monthly loan payment per eligible loan** during any month of the year. **You choose when to use this benefit!**

The holidays are a great time to take advantage of this extra financial flexibility and put a little more money toward the things that matter most.

Here's how it works:

- Forms must be completed and signed **by the 20th of the month** to skip the following month's payment.
- **Interest will continue to accrue** on the loan during the deferral period.
- A **$25 processing fee applies per loan.**
- Members may skip a **maximum of one payment per loan during any 12-month period.**

Ready to take advantage of Skip-A-Pay? Call us or stop by the Credit Union—we'll be happy to help!

A QUICK REMINDER:

Only one payment per loan may be skipped within a 12-month period.

FALL IS HERE — TIME FOR A NEW RIDE!

The cooler weather is here, making it the perfect time to purchase that **new fall toy** you've been dreaming about!

Whether you're looking for a **Camper, RV, Motorcycle, ATV, or Auto**, let your Credit Union help make your purchase more affordable.

LOW RATES MEAN MORE MONEY IN YOUR POCKET!

Rates as low as 4.49% APR*

Stop by the Credit Union today and let us help you find a loan that fits your needs.

*** APR and interest rate are subject to credit approval and may vary based on credit score, collateral, loan term, and other applicable factors.**

****

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.

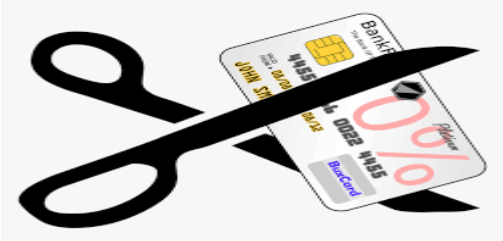
You may submit your application online at:

WWW.AHCFCU.COM

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 paying 15**% interest or more** on a credit card and feel like you'll never get the balance paid off?

Do you have **an unexpected expense** that you need help covering?

A Signature Loan from **AHCFCU** may be able to help! Ask us about refinancing your existing **high-interest credit card debt** with a lower-cost loan and a payment plan that works for your budget. Let us help you take control of your high-interest debt and work toward becoming debt-free.

People Helping People Since 1953

At **Arkansas Health Center Federal Credit Union**, we believe banking should be personal. We're committed to helping you and your family save money, reach your financial goals, and get the personal service you deserve.

Tired of paying high fees at your bank? Consider moving your accounts to **AHCFCU** and discover the benefits of being a member-owner.

Here, **you're more than a number—you're part of our Credit Union family!**

We are a **full-service financial institution** dedicated to serving you and your family with convenient products, services, and affordable financial solutions.

Products & Services We Offer

- **Share Draft (Checking) Accounts**
- **E-Statements**
- **Mastercard® Debit Cards**
- **Apple Pay/ Google Pay Mobile Wallets**
- **On-Site ATM**
- **Surcharge-Free ATM Access**
- **Savings (Share) Accounts**
- **IRA Accounts**
- **Share Certificates**
- **Christmas Club Accounts**
- **Low-Cost Loans**
- **24/7 Online Banking**
- **Free Notary Service**

Why Bank Anywhere Else?

Experience the Credit Union difference—personal service, convenient products, and a team that's here to help you and your family.

NOW YOU CAN TEXT US!

Have a question or concern?

We're here to help!

Text us at 501-860-0590

Send us a message anytime, and a member of our team will get back to you **as soon as possible.**

Convenient. Fast. Easy. Just another way we're here for you!

In an effort to provide the latest fraud protection available, be sure to download our **Card Suite Lite App.** **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.
- 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"

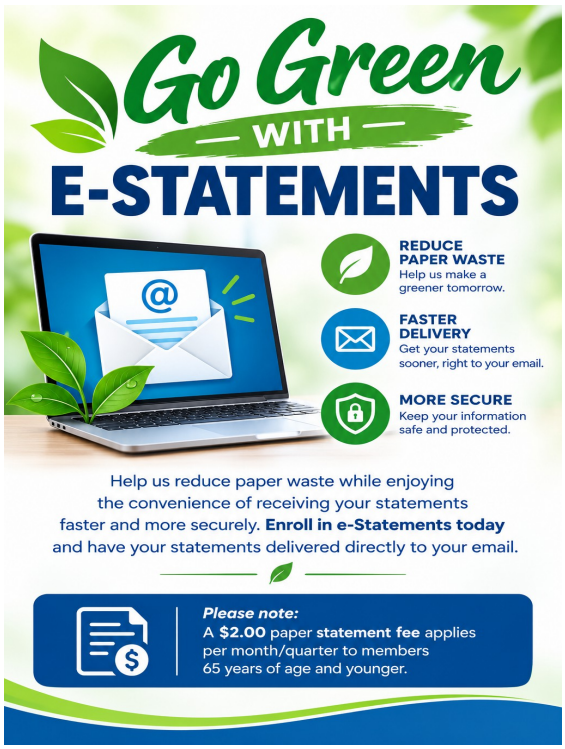
3. Enter a username and continue to follow the remaining prompts to complete the new app set up

Report Debit Card Issues:

- **Fraudulent Activity (During Business Hours):** Please Call our office at **501-860-0590** to verify transactions and order a new card.
- **Lost or Stolen Card (After Hours): Call 1-888-263-3370 (toll-free)**

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!

FOR 24/7 AUTOMATED ACCOUNT INFO BY PHONE YOU MAY CALL OUR VOICE RESPONSE AT:
1-855-538-2642
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 fourth quarter of 2026:

- **Monday, October 12th Columbus Day**
- **Wednesday, November 11th Veterans Day**
- **Thursday, November 26th Thanksgiving Day**
- **Friday, November 27th- Thanksgiving Holiday**
- **Thursday, December 24th- Christmas Eve**
- **Friday, December 25th- Christmas Day**
- **Thursday, December 31st- New Years Eve-Close at 1:00**

We value your membership! Your financial well-being matters to us. We're proud to serve you and your family and help meet your financial needs every step of the way!