



common cents

Success Credit Union / Success starts here! / Fall 2023

CHRISTMAS CLUB



Christmas Club Savings Made **EASY.**

6.00%^{APY*}

- ✓ First withdrawal FREE.
- ✓ \$25,000 maximum.
- ✓ Dividends paid monthly.

*Annual Percentage Yield as of November 1, 2023. First withdrawal free, subsequent withdrawals \$6.00

A Christmas Club is a savings account designed to help people save money for holidays, vacation, home improvements - whatever you want!

Open your account any time during the year! You can make deposits, earn interest, and have it available to spend on November 1st.

Visit a branch to open your Christmas Club account and stay on track with your savings goals!

NATIONAL CYBERSECURITY AWARENESS MONTH: #BECYBERSMART

National Cybersecurity Awareness Month (NCSAM) is an annual observance dedicated to raising awareness about cybersecurity. Held every October, NCSAM encourages everyone to think about their own role in protecting themselves from cyber threats.

Here are specific things you can do to #BeCyberSmart:

- Use strong passwords and change them regularly.
- Be careful about what information you share online.
- Be skeptical of emails and links from unknown senders.
- Use a firewall and antivirus software.

DEPOSIT RATES:

As of September 1, 2023

*Rate subject to change without notice

	Rate	APY
Savings (²² - ²³)	0.25%	0.25%
Christmas Club (²³ - ²⁴)	3.00%	3.04%
Christmas Club	5.84%	6.00%

Share Certificate

	Rate	APY
6 Months	5.18%	5.25%
9 Months	4.50%	4.56%
12 Months	1.25%	1.26%
19 Months	4.50%	4.58%
24 Months	1.50%	1.51%
36 Months	1.75%	1.76%

IRA (Traditional and ROTH IRAs Available)

	Rate	APY
12 Months	1.35%	1.36%
24 Months	2.00%	2.02%
36 Months	1.85%	1.87%
IRA Share (Variable)	0.25%	0.25%

Money Market

	Rate	APY
\$2,500 - \$24,999	0.20%	0.20%
\$25,000 and Up	0.40%	0.40%

Welcome New Employees

Tinequa Cooper
Faith Ochello

Welcome New Partner Group

Actagro, LLC

INTERNATIONAL CREDIT UNION DAY

Thursday, October 19, 2023



www.successcreditunion.com

There's a
new way to
save in town.



Learn more at [successcreditunion.com!](https://successcreditunion.com)

2024 Board of Director Nominees

Adam Saulsbury (incumbent) is a graduate of Arkansas State University and is the current General Operations Director for Jonesboro City, Water, and Light. He is involved with the Jonesboro Regional Chamber of Commerce and also serves as Secretary on the Success Credit Union Board of Directors.

Mr. David Tennison (incumbent) is the Assistant Manager of J.T. White Lumber. A native of Paragould, AR, Mr. Tennison is a member of the Craighead County Quorum Court and Northeast Arkansas Homebuilders Association. He currently serves on the ALCO committee and Success Credit Union Board of Directors.

Schedule of Fees and Charges

Account Research/Balancing	\$25.00 per hour (1 hour minimum)
Account Transaction History Print-Out	\$3.00
ACH Revocation	\$30.00
ATM Deposit Adjustment	\$5.00
Card Replacement Fee	\$10.00
Card Replacement Rush	Cost to ship + \$10 processing
Cha-Ching Checking Monthly Service Fee	\$6.00
Check Cashing Fee	\$5.00
Check Copies	\$5.00
Christmas Club Withdrawal	\$6.00 - 1 time free (effective 11/01/23)
Deposit Item Returned	\$10.00
Dormant Checking Monthly Fee	\$6.00 (waive 18 & under)
Dormant Savings Monthly Fee	\$6.00 (waive 18 & under)
Escheat Processing Fee	\$25.00
Foreign ATM Charges	\$3.00
Garnishment or Levies	\$75.00
Loan Payment Returned	\$30.00
Nonsufficient Funds (Check or ACH) ^	\$30.00
Official Check	\$5.00
Overdraft (Check or ACH) ^	\$30.00
Overdraft Share Transfer ^	\$10.00
Paper Statement Fee	\$3.00
Return Mail	\$5.00 per item
Stop Payments (Check or ACH)	\$30.00
Success Checking Monthly Service Fee	\$9.00
Temporary Checks/4	\$1.00
Western Union Outgoing - Domestic	\$20.00
Western Union Outgoing - International	\$50.00
Wire Transfer Incoming	\$0.00
Wire Transfer Outgoing - Domestic	\$20.00
Wire Transfer Outgoing - International	\$50.00

*Unless otherwise noted, updated fee schedule effective 01/01/24.

^Limited to 5 per day.



Federally insured by NCUA.

2024 Annual Meeting Thursday, March 14, 2024 5:30 p.m.

The election will not be conducted by ballot when there is only one nominee for each position to be filled and there will be no nominations from the floor.

If a ballot is necessary, it will be mailed at least 30 days in advance of annual meeting.

Nominations Accepted by Petition

Members wanting to be considered for placement on the Success Credit Union Board of Directors election may do so by nomination by petition.

Interested members must obtain signatures from 1% of the credit union membership, which is 246 signatures.

These signatures would then be verified according to bylaw guidelines.

The deadline to receive nominations by petition, along with a statement of qualifications and biographic data is November 13, 2023. Email Brad

Clark at bclark@successcreditunion.com for more information.