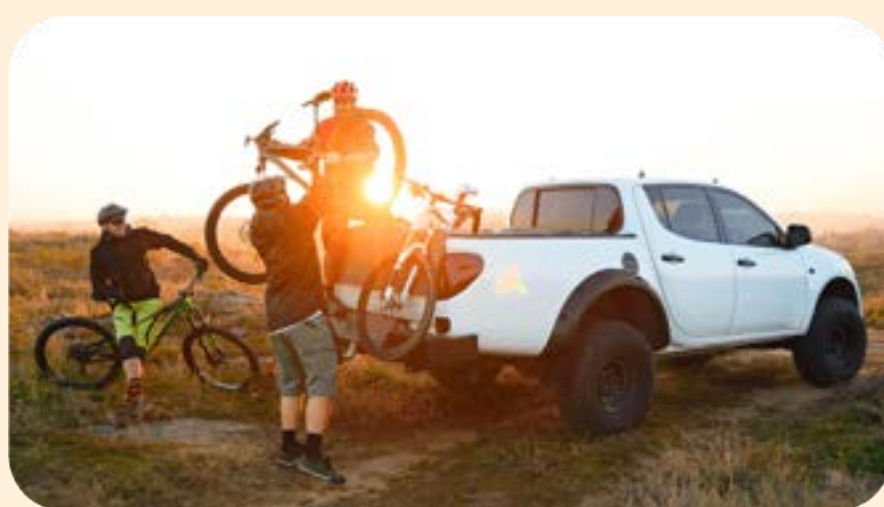


# THE BANNER Newsletter

Quarter 4  
2024



**Auto Refi Alert**  
Rates are Dropping!

[Get Started](#)



**Mortgage Rates are Falling**  
Time to Buy or Refi?

[See Rates](#)



**4.75% APY**  
for 5 months

**New Certificate Special!**

[Open Account](#)



**Top 5 Benefits of our Checking Accounts.**

[Explore Benefits](#)



**Earn 2% Cash Back on Every Purchase.**  
No Limits, No Hassle!

[Act Now](#)



**Jonesboro Branch**  
Now Open!

[Learn More](#)



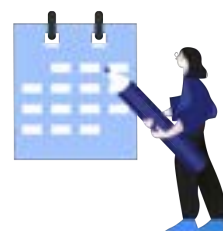
**Free Personal Insights Quiz**  
Discover Your Strengths.

[Take FREE Quiz](#)

### Board of Directors Nominations

The Nominating Committee is seeking members interested in serving as a volunteer on the credit union's Board of Directors. Two positions will be open for the 2025 Board of Directors Election. If you feel that your educational background and occupational experience would be an asset to the Board of Directors, you can obtain a Volunteer Application Form from the Arkansas Federal Credit Union Contact Center at (501) 982-1000 or (800) 456-3000. You may also see the manager at an Arkansas Federal branch.

Volunteer applications received by Thursday, October 31, 2024, will be considered by the Nomination Committee for the 2025 election.



### Holiday Closing Dates

Monday, October 14, 2024  
Columbus Day

Monday, November 11, 2024  
Veterans Day

Thursday, November 28, 2024  
Thanksgiving Day

Wednesday, December 25, 2024  
Christmas Day

### Board of Directors

Jon Moore, Chairman of the Board  
Jerry E. Spratt, CPA, CFE, CGFM,  
CFSA, Vice Chairman  
William G. Shrigley, Secretary  
Phillip B. Boudreaux, Director  
Jerry G. Johnson, Director  
George Cole, Director  
Paula Kinnard, Treasurer  
Mollie Campbell, Associate  
Roger Norman, Associate

### Supervisory Committee

Jana Cason, Chairman of the Supervisory  
Committee  
Vanessa R. Vance Hatcher, Secretary  
Don Greene, Member  
Roger Norman, Member  
Wayne Gregory, Member

### Feedback

How was the newsletter today? Love it or hate it, let us know.

[I liked it](#)

[It's alright](#)

[Needs work](#)

**Arkansas Federal Credit Union**

Contact Us Help & Support



Spend & Save Borrow Auto Mortgage Business Invest & Insure



1. APY is the Annual Percentage Yield and assumes the dividends remain on deposit until maturity. Certificate special rate is effective as of 09/20/2024 at 4.75% APY for 5 months. Offer and rate are subject to change. The rate is based on the dividend rate in effect on the date of deposit. The dividend rate is fixed unless otherwise stated. Penalties may apply to withdrawals made prior to maturity and/or IRA age requirements. Fees may reduce earnings. IRA transactions are subject to IRS rules and regulations. A \$1,000.00 minimum deposit is required to open a share certificate account.

Membership with Arkansas Federal is required for all offers.  
Federally Insured by NCUA | Equal Housing Lender | NMLS: 418494

Arkansas Federal Credit Union will never ask for sensitive personal information such as Social Security number, PIN, account number or password in an email. To ensure delivery to your inbox, please add [marketinginfo@afcu.org](mailto:marketinginfo@afcu.org) to your address book.