

# THE BANNER Newsletter

Quarter 2  
2025



## \$0 Down Mortgage

Move into your home for \$0 down,<sup>1</sup> even if you're not a first-time buyer.

[Learn More](#)



## Refi Your Ride and Save

with up to 90 days of no payments!<sup>2</sup>

[Refi Today](#)



## Home Equity Rates as low as 7.10% APR<sup>3</sup>

Use your home's value to fund your big projects, consolidate debt, and more.

[Make it Happen](#)



## Make Your Money Work for You

Elite Checking as high as 6.00% APY<sup>4</sup>

[Start Earning](#)



## 4.50% APY<sup>5</sup> Certificates

6-month *and* 13-month terms!

[Take a Look](#)



## Get Rewarded for Business Expenses

Earn cash back for your business!

[Apply Now](#)



## Ditch the Paper Statements

Go digital with eStatement & eNotices

[Log In & Enroll](#)

### Holiday Closing Dates

May 26, 2025  
Memorial Day

June 19, 2025  
Juneteenth

### Volunteer Officials

#### Board of Directors

Jon Moore, Chairman of the Board  
Jerry E. Spratt, CPA, CFE, CGFM, CFA, 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

### Explore Our Other Products

[Spend & Save](#) [Credit Cards](#) [Borrow](#) [Auto](#) [Mortgage & Home Equity](#) [Business](#)

Want to chat? Need assistance?  
[Contact us](#) or visit our [Help & Support](#) center.



Privacy Notice: Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [afcu.org/privacy](#), or we will mail you a free copy upon request if you call us at 800.456.3000.

Federally insured by NCUA | Equal Housing Lender | NMLS# 418494  
Membership with Arkansas Federal Credit Union is required for all offers.

- Closing costs and fees may still apply. All loans are subject to credit and property approval.
- Interest will continue to accrue during the deferred payment period. First payments may be due up to 90 days of the signed contract, depending on the specific loan terms. To confirm the deferral details and eligibility, please speak with your loan officer.
- The APR (Annual Percentage Rate) is effective as of 03/03/2025. Rates range from 7.10% to 12.50% APR with terms up to 20 years. The property must be owner-occupied; mobile and manufactured homes are not eligible. Upon submitting an application, you may qualify for a higher or lower loan amount and/or APR. The APR is determined by various factors within Arkansas Federal's custom scoring model, including, but not limited to, credit score, credit history, income, and debt-to-income. You must have a minimum household annual income of \$25,000, be over 18 years of age, and have a valid U.S. Social Security Number to be considered for an Arkansas Federal loan. Loan approval is subject to confirmation that your income, debt-to-income ratio, credit history, and application information meet all requirements. Home Equity Loans are available for up to 95% of your home's value minus your mortgage balance. If a member closes their loan within the first 24 months, all associated processing costs (such as appraisal, flood certification, title search, etc.) will be added to the loan payoff amount. However, if the loan is closed after 24 months, these fees will not apply. Offer and rate advertised are subject to change without notice.
- APY is the Annual Percentage Yield. Elite Checking is a tiered rate variable product. The rate is effective as of 09/01/2023. To qualify for the 6.00% APY, member must have a monthly direct deposit of at least \$1,000 going to their Elite Checking, be enrolled in eStatements, be in good standing, and complete 15 monthly transactions of at least \$10 each by using their debit card tied to the account. The 15 required transactions must post to the account within the calendar month to receive earnings. 6.00% APY applies to balances up to \$10,000.00. Balances \$10,000.01 or more earn 0.05% APY. Fees could reduce earnings. A \$15 monthly fee applies if the daily balance drops below \$2,500.00. Only one Elite Checking or Premium Checking account per member is allowed. Offer and rate are subject to change. Exclusions may apply. Refer to [rate sheet](#) for full details.
- APY is the Annual Percentage Yield and assumes the dividends remain on deposit until maturity. Certificate special rates are effective as of 11/22/2024 at 4.50% APY for 6 months and 13 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. Federally insured by NCUA.

Arkansas Federal Credit Union will never ask you to provide sensitive personal information—such as your Social Security number, PIN, account number, or password—by email.

[Unsubscribe](#)  
Sent to: %EMAIL%  
%SENDER-INFO-SINGLELINE%