



NATURAL STATE FEDERAL CREDIT UNION

501-268-9301

901 South Main Street • Searcy, Arkansas 72143

October 2018

Do we have a Gobble of a Deal this Holiday Season!
Wobble on over, we can help!



Vehicle Loan Special
New/Used & Refinancing
As Low as...
2.99% APR**

*Limited time only. Credit, terms & conditions apply. All Loans Based on individual's income, credit history, and ability to repay. Refinance must be from another financial institution.

**APR=Annual Percentage Rate.

***Match Rates Available

CURRENT QUARTERLY RATES

* REGULAR SHARES

\$25-\$4,999.99 0.1449% APR / 0.15% APY
\$5,000.00+ 0.1948% APR / 0.20% APY

* THRIFTY YOUTH

\$0-\$4,999.99 0.1948% APR / 0.20% APY
\$5,000.00+ 0.2447% APR / 0.25% APY

* CHRISTMAS CLUB

0.20% APR
\$5,000 (max total deposit)
(\$450 max monthly deposit)

* VACATION CLUB

0.20% APR
\$5,000 (max total deposit)
(\$450 max monthly deposit)

* SHARE DRAFT

(Checking)

\$250-Over 0.095% APR / 0.10% APY
(Min. Balance of \$250 to earn APY)

CERTIFICATE OF DEPOSITS

*6 MONTHS

0.50% APR * 0.50% APY

*12 MONTHS

0.995% APR * 1.00% APY

Minimum deposit of \$2,000
-APR: Annual Percentage Rate
-APY: Annual Percentage Yield

***Rates are subject to change
at the discretion of the
Board.**



Need extra money for the Holidays?
Let us Help with our new service

Skip-a-Payment



• \$25 fee per loan • twice yearly • once every 6 months

- Call Today for more Details 501-268-9301 -

HOLIDAY CLOSINGS

October 8th – Columbus Day
November 12th – Veterans Day
November 22nd & 23rd – Thanksgiving
December 24th & 25th – Christmas
January 1, 2019 – New Year's Day

DATES TO REMEMBER

October 16th – National Bosses Day
October 18th – International CU Day
November 4th – Daylight Saving Time Ends
December 7th – Pearl Harbor Remembrance Day

OFFICE HOURS

Mon – Thurs: 9am – 4pm
Friday: 9am – 5pm
Closed for Lunch Daily: 1pm – 2pm
Fax: 501-268-9998
Mailing Address: P.O. Box 422
Searcy, AR 72145
Email: nsfcu@cyberback.com
www.naturalstatefcu.virtualcu.net



Christmas Club Checks

Christmas club checks will be mailed the first full week of November – just in time to start your holiday shopping. Please make sure we have your correct address. Your Christmas Club Account will automatically continue for 2019.

If you don't have a Christmas Club, now is the time to open one and start saving for next year. A little bit every payday adds up.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

The Holiday's are right around the corner!

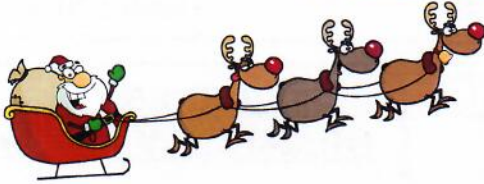
The Hustle and Bustle will start!



Don't get STRESSED!
Let us help!



Christmas Loan Special



\$1200

12% APR

12 Months

~Call Us Today for more Information~

*Limited Time Only. Some Restrictions Apply. For Qualified members.

Come Celebrate the 70th
International Credit Day!

This year, we're celebrating International Credit Union Day's platinum anniversary. And take the chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of the Credit Union Movement.

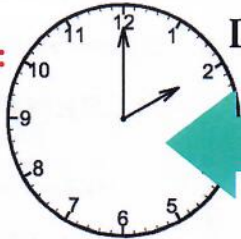
The Credit Union Movement is steeped in a rich history of collaboration across divides. For nearly two centuries, financial cooperatives have encouraged people to come together and give their all towards the betterment of their communities. It's about "people helping people." That's why credit unions always offer a platinum lining.

In honor of International Credit Union Day,
October 18, 2018

we will be serving refreshments all day.
Stop by and visit YOUR credit union.

Thank you for being part of the credit union difference!!

Reminder:
Don't
Forget!!!



Daylight Savings Time
Ends

TURN CLOCKS BACK 1 HR.

November 4th

Winner, Winner!!

Help Us Congratulate

Willie Clark Jr.

Winner of our \$100
e-Statement Drawing!

Do you want to become the next
\$100 WINNER?!

Know any fellow employees who do not belong to the credit union? Get them to sign up and you will be entered into a drawing for \$100! Tell them about our service that makes it easy/convenient to save money or borrow at unusually favorable rates if the need arises. Tell them about our Loan Special and other products or services you enjoy! Also, if you sign up for e-Statements you will be entered in the drawing for \$100!!

Natural State FCU
And its Board of
Directors
Would like to

WELCOME

Chain Electric –
Searcy
a new employee group

We are looking forward to offering our services to the employees of Chain Electric, and their families, and having a long lasting relationship.

Thank You!

Did you know we offer a
TruStage Insurance Program?

Cuna Mutual Group / TruStage

Full range of protection:

- Auto •Home •Health
- Life •AD&D

Member –Centric Approach:

- Knowledge guidance •Easy coverage
- Fast claim payment

We want to continue to build deeper member relationships by helping our members achieve the insurance protection they want and deserve.

~ For more Information Click TruStage under Insurance Services on our Website~



Merry Christmas & Happy New Year

From Natural State FCU!

Board & Staff



This Holiday Season

Please take the time to Remember Our Military Men, Women, and their Families!!

