



NATURAL STATE FEDERAL CREDIT UNION

501-268-9301

901 South Main Street • Searcy, Arkansas 72143

January 2019

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.**

Out with the Old and In with the New!
It's a New Year! Do you need a New Car?

We can help!



Vehicle Loan Special

*New/Used & Refinancing

Now as low as...

2.99% APR*

~ Call us today for more information ~

*Limited time only. Credit, terms, & conditions apply. All loans based on individual's income, credit history, & ability to repay. Refinance must be from another financial institution. **APR=Annual Percentage Yield
***Match Rates Available

A NOTE FROM MANAGEMENT TO OUR MEMBERS:

Dear Members:

Recently, the Credit Union's Board of Directors adopted a new "Drive Thru Only" Policy. This **new policy** was created by the Board for the security and safety of our credit union staff and members.

On occasion, our Staff/Management may find it necessary to implement the new policy by closing the Lobby & requesting that our members use the Drive Thru for their services. The Staff, Management and Board of Directors do apologize for any inconvenience this may cause to our credit union members.

Sincerely,
Laura Prejean, Manager



HOLIDAY CLOSINGS

January 1, 2019 – New Year's Day
January 21st – Martin Luther King Jr. Day
February 18th – Presidents Day

DATES TO REMEMBER

March 9th – 63rd Annual Meeting
March 10th – Daylight Saving Time Begins

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

Member Tip:



Mark your calendar to match your expenses to your income throughout the year.

- Record the dates when paychecks arrive, as well as the expected amount.
- Do the same for major expenses.
- If expenses outpace income, save in advance or use online bill payment to break big bills into halves or thirds. Pay in full by the due date.
- Set aside money to save for emergencies, retirement or other goals.
- Use only what's left for your additional purchases.

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

*You are
Invited!!*

Natural State Federal Credit Union's 63rd Annual Meeting

Date: Saturday, March 9, 2019

Place: Harding University

Founders Room

Time: 2-3:30 p.m.

This is a special time for members to meet the Board of Directors, Supervisory Committee, and the employees of the Credit Union. The annual report will be given and election of officers will be voted on, **we need your votes.** We'd also like to have you take part in discussions so that we can benefit from your input and serve **YOU** better.

Plus, there will be Refreshments and Door Prizes!

Please come join us for an afternoon of food, fun, and fellowship.

**Please RSVP
501-268-9301
"People Helping People"**

**Don't Let Uncle Sam Shake
You Down!
We can help!**



Tax Loan Special

\$1200

12% APR*

12 months

- Call us today for more details -

*Limited time only. Some restrictions apply.

**Do you have good intentions to save?
Do your good intentions tend to fall through?**

Start a Payroll Deduction Today!

Between bills, childcare, groceries, and other expenses it is difficult to have a savings account. Many of us share this common problem that makes money burn a hole in our pocket. To curb the effect of this affliction, sign up **TODAY** for payroll deduction. Have your money directly deposited into your primary savings, Vacation Club, or Christmas Club. Start with a small amount and gradually increase the amount and before you know it, you'll have saved more than you thought possible.



~Call today for more Details~



Update Your Account:

Have you moved? Has your name changed? Need to update Beneficiaries?

It is very important we have the correct information for your account(s). Especially the correct information for the Beneficiaries (Payable on Death or POD). If your "Beneficiary" designation is not kept current, we may be forced to pay the balance of your account to a beneficiary you did not intend. If NO Beneficiary is listed, by law the proceeds must be paid to your estate.

**~ PLEASE CALL TODAY
IF YOU NEED TO UPDATE
ANY INFORMATION ~**

This New Year,

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



Preparing your car for winter:

According to the Department of Transportation, 22% of all vehicle crashes in the U.S. and 16% of the fatalities – are due to severe weather such as rain, snow, sleet, and ice. So, prepare your car for treacherous conditions and extremely cold temperatures – and know what to do if you find yourself stranded in a vehicle.

When the temperatures start to drop:

- Drive only if it's absolutely necessary. If you must drive, travel during the day.
- Don't travel alone. Keep others informed of your schedule.
- Stay on main roads and avoid back road shortcuts.
- Top off antifreeze, windshield wiper fluid, gas, oil and other fluids.
- Make sure your tires have enough tread. Consider snow tires.
- Keep bagged salt or sand in the trunk for extra traction and to melt ice.
- Clear snow from the top of the car, headlights and windows.
- Save the numbers for your auto club, insurance agent and towing service into your phone.
- Keep a cold-weather kit in your trunk. Such as: a blanket or sleeping bag, gloves, hard candy, bottled water, folding shovel, first aid kit, flashlight and cell phone charger.



Welcome Back Megan!

As you all know, Megan had been out on maternity leave. Well, it's a **BOY!!** **Tucker James** was welcomed home by his big sister Molly Kate.

Please join us in congratulating Megan as well as welcoming her back.



Tax Refund

Getting a tax refund this year? Have it direct deposited into your credit union account. You may receive your refund faster by doing direct deposit.

Natural State FCU
R/T or ID#: 282975953
Your Account#: XXXXX

~Call today for more information~