



NATURAL STATE FEDERAL CREDIT UNION

501-268-9301

901 South Main Street • Searcy, Arkansas 72143

July

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

1.00% APR * 1.00% APY

*12 MONTHS

1.98% APR * 2.00% 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 A VACATION?

Let us help with a
Vacation Loan Special

\$1,200
12% APR
12 MONTHS



CALLING ALL IMMEDIATE FAMILY MEMBERS!

Did you know that any member of your **immediate family** can join our Credit Union because you are a member. So don't hesitate to send members of your family in to become members of the Natural State Family. Also, Don't forget to let us know you recommended them and your name will be entered into a \$100 drawing.

~Call or stop by today to see if you are eligible~

HOLIDAY CLOSINGS

July 4, 2019 – Independence Day

September 2, 2019 – Labor 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: nstfcu@cyberback.com

www.naturalstatefcu.virtualcu.net



Please Join Us in Welcoming...

Tabatha Langley

Tabatha is the newest member of
our staff.

She is our new Teller and Member
Service Representative. Come by
and say hello!

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



WHO ARE YOUR BENEFICIARIES



It is very important that the “Joint Owner’s and Beneficiaries (Payable on Death or POD) on your account are current. A “Joint Owner” HAS ACCESS to the account during your lifetime and then becomes the “Beneficiary” (POD) upon death.

A “Beneficiary” (POD), has NO ACCESS to your account during your lifetime, but has legal rights to funds in your account in the event of your death.

If your “Beneficiary” (POD) designation is not kept current, we may be forced to pay the balance of your account to a beneficiary you did not intent. If NO “Beneficiary” (POD) is listed, by law the proceeds must be paid to your estate.



Tickets for these
Theme Parks
On Sale Now
at your
Credit Union
(Discounted Rates)
Call for Details!



Charge Summer Expenses with Visa!
Don't let rising electric bills, vacations, back to school shopping, or unexpected expenses ruin your summer. A VISA Credit CARD from Natural State FCU is an excellent way to combat these expenses.

~Call today for more Details ~

Update Your Account:

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



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

Celebrate a Safe & Happy 4th
of July!

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



3 Ways to enter into our \$100 cash giveaway!

1. HELP US GO PAPERLESS by signing up for E-Statements
2. REFER a *Family member or *Co-worker to become a member here at Natural State FCU and your name and theirs will be entered into the drawing.
3. Open a “Thrifty Youth” account for your children/grandchildren and your name will be entered into the drawing and your child/grandchild will receive a cute Natural State FCU Piggy Bank.

~Call Today for more information~

*Must be immediate family
*Co-worker must be from one of our groups.

Fun Fact:
If you love ice cream, the summer season should be your favorite. July is national ice cream month.



KIDS ARE MEMBERS TOO!

Open a “Thrifty Youth” account today! It's never too early to start a share account for the kids!

~Call today for more information~