



ABFCU

UPDATE

A PUBLICATION FOR MEMBERS OF
ARKANSAS BEST FEDERAL CREDIT UNION

SUMMER 2019 NEWSLETTER

Simply the Best

NEW - USED - REFINANCE

**AUTO
LOANS**

as
low
as

3.24%
APR*

**NO PAYMENTS
UP TO
90 DAYS!***

Competitive Low Rates

Low Cost GAP and Extended Warranty

Easy Application and Pre-Approval Process

Ask us about this same great deal on RVs, boats,
campers, ATVs, trailers, motorcycles and more.

Call 479-649-2060 or learn more at ABFCU.org.

Federally Insured by NCUA

*APR=Annual Percentage Rate. APR is based on your credit qualifications. Membership eligibility is required. A 20% down payment and enrollment in ABFCU's automated payments is necessary to obtain the lowest rate. Interest will continue to accrue during deferral period. Offer good on vehicles not already financed with ABFCU. Offer is subject to change and may be withdrawn at any time.

Discount Theme Park Tickets Now Available!



As a member of Arkansas Best Federal Credit Union, you can enjoy special perks like discounted tickets to popular theme parks and attractions. [Click here](#) to take advantage of big savings on tickets to **Silver Dollar City**, **White Water** and the **Showboat Branson Belle**.

IRA Withholding Notice

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by ABFCU.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

Summer Travel Home Safety Tips

Summer is here and for many, that means vacation time! But before you pack your bags and head off on an adventure, be sure to consider your home's safety. Burglars prefer to target homes that look empty because it makes the process easier for them. With that in mind, it's important to make it look like your home is occupied while you're gone. Along with all the other items on the "to-do" list before you go out of town, don't forget these five steps for securing your home:



1. Hold Your Mail

A pile of unopened mail and unread newspapers announces to a would-be burglar that your home is empty and ready for intruders. Before you go out of town, call your local post office and ask them to hold your mail. Alternatively, you can even do it online at [USPS.com](https://usps.com). You'll also want to call your newspaper service to stop delivery until you return.

2. Trick Potential Intruders

Make it look like someone's home when you're out having fun. Here are some ways to outsmart crooks:

Time lights and electronics. You can time your lights, television, and other electronics to turn on and off throughout the day. You want your lights to look natural, as if someone's home. Avoid leaving your lights on the entire time you are gone. This will not only increase your electric bill, but it's also suspicious, since most people don't leave lights on all the time when they're home.

Hire a landscaper. If you're going to be out of town for a week or more, hire someone to mow your lawn and trim your hedges, so it looks like someone's around and doing the yard work.

Have a neighbor park out front. Tell a trustworthy neighbor when you're going to be out of town, and ask them to park a car in front of your house to make it look like someone's home.



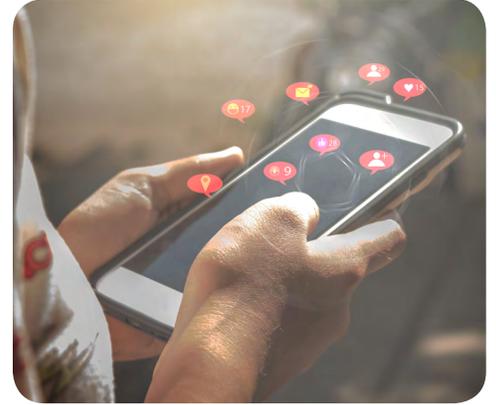


3. Ask Neighbors to Keep an Eye Out

Friendly neighbors can be an important line of defense against intruders. Tell your neighbors how long you'll be gone and ask them to keep an eye out for any suspicious activity at your house. If your neighbors know you're gone, then if they see or hear someone at your home, they will know something is probably amiss and they can contact the authorities.

4. Avoid Social Media

While it may be tempting to share photos on Facebook or tweet about your airport adventures, consider holding off on vacation-related posts. Those you are connected to online are typically your friends, but you never know when your information will get into the wrong hands. A friend of a friend may see your status update and know that your home is vulnerable. Double-check your safety and security settings on social media, and consider waiting to post about your adventures until you get back.



5. Nix the Spare Key

If your home is being targeted, the first thing a criminal will look for is a spare key. He will look in the standard places: a conspicuous plastic rock, under the mat, or above the door. Putting a spare key in an easy-to-spot location is like handing your keys over to an intruder. If you're going on vacation, think about removing the spare key all together until you are home, or leave a key with a neighbor.



Privacy Policy

Arkansas Best Federal Credit Union is committed to serving the financial needs of our members. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our privacy policy and practices concerning the personal information we collect and disclose about our members.

ACH Notices

- a) The entry may be transmitted through the Automated Clearing House (ACH)
- b) The rights and obligations concerning these entries will be subject to such provisions of the Uniform Commercial Code as enacted by the state where the main office of ABFCU is located.
- c) All Items or ACH transfers credited to your account are provisional until we receive final payment. If final payment is not received, we may charge your account for the amount of such items or ACH transfers and we may impose a return item charge on your account. Any collection fees we incur may be charged to your account. We reserve the right to refuse or return any item or funds transfer.
- d) We will not provide you with next day notice of ACH transfers and other electronic payments credited to your account. You will receive notice of such credits on your account statements.



Upcoming Holiday Closings

Independence Day
Thursday, July 4

Labor Day
Monday, September 2



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ABFCU MISSION STATEMENT: The mission of Arkansas Best Federal Credit Union is to optimize the value of products and services offered to our members.