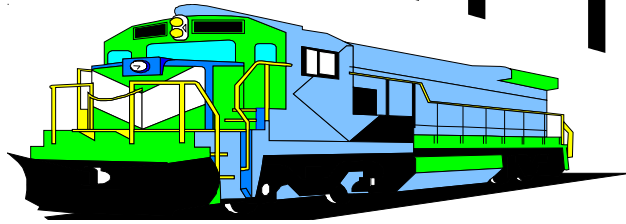


**UNION PACIFIC OF
ARKANSAS
Federal Credit Union**

EXPRESS



FALL 2011



Services

- Savings Accounts
- Checking Accounts
- Share Certificates
- Direct Deposit/ACH
- Notary Services
- Money Wires
- Western Union Wires
- Auto Loans
- RV/Boat Loans
- Savings Secured Loans
- Real Estate Loans
- Personal Loans
- Debit Cards
- IRAs
- Visa Gift Cards
- 2 ATM Machines
- Telephone Teller
- Cashiers Checks
- Money Orders
- Courtesy Pay
- Money Market
- Web-Xpress
- Online Bill Pay
- Platinum Mastercard

3rd Quarter Rates

*(Last Dividend Declaration Date -
September 30, 2011)*

Share/Club Accts	APY**
100.00 and up -	.50%
Dividends paid on the daily balance in the account	

Certificates of Deposit	APY**
3 Months	0.50%
6 Months	0.75%
1 Year	1.00%
18 Months	1.15%
2 Years	1.25%

Money Market Accounts	APY**
\$2500-\$12,499.99	0.85%
\$12,500-\$49,999.99	0.95%
\$50,000 & up	1.05%

****Annual Percentage Yield**

Please contact an employee for further information about applicable fees and terms.



Financial Security and UPFCU

It's unsettling to see major swings in the stock market, or to observe heated exchanges among political leaders about the best financial course for the country. Turmoil in the economy has many consumers feeling at sea. It's understandable that you might be concerned.

You can be reassured on one point, and that's the security and stability of your credit union and your accounts here. Your Union Pacific of AR FCU savings are always insured to at least \$250,000, backed by the National Credit Union Administration (NCUA). Federal insurance protects your money in credit union share savings, share draft/checking, money market, share certificate, and retirement accounts.

In addition, our strong capital position—a safety net of undivided earnings and other reserves—helps us weather setbacks. And we keep an allowance for loan losses that provides an additional buffer in case a few members can't repay their loans.

Further strengthening the credit union, federal and/or state regulators routinely examine our business practices to make sure we're observing safe and sound operations.

If you're concerned about your personal finances, a Union Pacific of AR FCU professional can help, too. Whether you'd like to review current loans to see about refinancing at better terms, or find out about savings plans that will help you attain your goals, we're here to help. Union Pacific of AR FCU has already helped many members during the economic downturn.

Because Union Pacific of AR FCU is a financial cooperative, owned by you and other members, you are the beneficiary of lower rates on loans and higher yields on savings. National studies show that credit union member households, on average, are about \$154 a year ahead of other consumers.

Our credit union—your credit union—is strong when our members are strong. Together, we can make port safely even when the economy is in rough seas.

Copyright 2011 Credit Union National Association Inc. Information subject to change without notice. For use with members of a single credit union. All other rights reserved.



Telephone Teller
907-0880

PO Box 736, NLR 72115

1101 Vine St.
373-2190 / FAX 374-8365

1501 Pike Ave.
374-2190 / FAX 975-0616

Toll Free -
1-888-511-2190

website-UPFCU.org

OFFICE HOURS

Monday - Friday
8:30 AM - 4:00 PM

STAFF

Linda A. Stanton
President/CEO

Georgia D. Wyles
Executive Assistant

Sherri D. Patrom
Branch Manager (Vine)

Terry A. Keith
Member Service Rep.

Rhonda L. Harrison
Member Service Rep.

A. Karyn Gonyea
Vice President
Branch Manager (Pike)

Staci R. Murray
Assistant Branch Mgr.
(Pike)

Jennifer A. Moser
Member Service Rep.

Donnita M. Hammock
Member Service Rep.

OUR STATISTICS

As of August 31,
2011

Assets: \$ 21,935,031

Loans: \$ 13,113,782

Members: 2,967

HOLIDAY-CLOSINGS

2011

Nov. 24 - Thanksgiving

Nov. 25 - Day after Thanksgiving

Dec. 26 - Christmas (Observed)

Jan. 2 - New Years Day (Observed)

Another reason to  the holidays!

UPFCU Holiday Loan!
Up to \$1200 for 12 months!

*Certain qualifications may apply.

We will have a booth set up at UP Family Day 2011 on October 8. We will be raffling off some great items and face painting all day! We hope to see everyone there!

October 20, 2011 is International Credit Union Day! Credit Unions all around the world will be celebrating!

**Credit Unions
Build a Better World**

Need Extra Holiday Cash?

Skip your next loan payment with a Holiday Loan Extension*

You may have the option of skipping a one month payment on any UPFCU loan and adding it to the end of the original loan term.

Just complete this coupon and return it to the credit union.

A loan processing fee of \$20.00 per loan will be collected at the time of the application. (Mortgage loans, delinquent loans, and loans with previous extensions may not qualify for the program.)

If your loan payment is made by ePayroll, the amount of the scheduled payment will be deposited into your savings account on the payday that we receive it.

*Some exceptions may apply.

It is mutually agreed that for a \$20.00 processing fee per loan processed, this coupon constitutes an extension request for

loan # _____ for the month of _____ 20____.

One monthly payment will be added to the end of the original term of these loans. All other terms and provisions of the original loan agreements are unchanged and will remain in force, and interest will continue to accrue.

Date: _____

Borrower's Signature: _____

Co-borrower's Signature: _____

(All borrowers and co-borrowers must sign this agreement.)

Loans cannot have been delinquent in the past 12 months and must have a minimum-6 month payment history. Only one (1) Skip-a-pay in a 12 month calendar period. Please call credit union for any additional information.

Please call 373-2190 or 374-2190 for details!