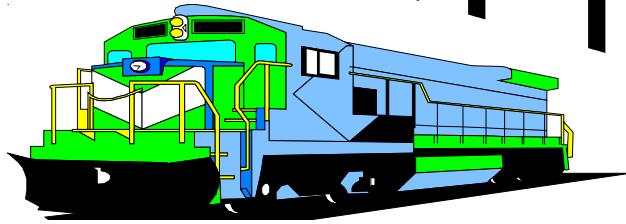


**UNION PACIFIC OF  
ARKANSAS  
Federal Credit Union**

# EXPRESS



**SPRING 2011**

## Services

- Savings Accounts
- Share Certificates
- Checking Accounts
- Online Bill Pay / FlexMobile
- Direct Deposits
- Notary Services
- Wire Services
- Auto Loans
- RV/Boat Loans
- Savings Secured Loans
- Real Estate Loans
- Personal Loans
- ACH
- Platinum Mastercards
- Debit Cards
- IRAs
- 2 ATM Machines
- Telephone Teller
- Cashiers Checks
- Money Orders
- *Courtesy Pay*
- Money Market Accounts
- *web-Xpress*
- Free Bill-Pay
- **EARNIE ENGINEER  
KIDS CLUB**

### 1st Quarter Rates

*(Last Dividend Declaration Date - March 31, 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	1.00%
1 Year	1.25%
18 Months	1.50%
2 Years	1.75%

**Money Market Accounts APY\*\***

\$2500-\$12,499.99	1.30%
\$12,500 - \$49,999.99	1.65%
\$50,000 and up	1.85%

**\*\*Annual Percentage Yield**

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



## NATIONAL YOUTH WEEK 2011

Visit Union Pacific of AR FCU the week of April 17-23 and help us celebrate National Credit Union Youth Week. UPFCU will show your youth and teens how money rocks at the credit union.

Stop by either branch location for snacks and games. If your child does not have an Earnie Engineer account, open it today with \$5.00!

Also a part of April Youth Week is the April Savings Challenge. The Earnie Engineer account holder who has the most in deposits for the month of April will win \$25 and be entered into the National drawing for ten \$100 winners!

**WE'VE DESIGNED GIFT-GIVING TO BE  
EASIER THAN EVER!!  
OUR VISA GIFT CARDS FIT EVERYONE'S  
PERSONALITY, SIZE AND INTERESTS.  
PERFECT FOR BIRTHDAYS,  
GRADUATION AND MOTHER'S DAY!**





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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

A. Karyn Gonyea  
Vice President  
Branch Manager Pike Ave.

Alicia A. King

Sherri D. Richardson  
Assistant Branch Mgr.(Vine)

Terry A. Keith  
Member Service Rep.

Staci R. Baker  
Assistant Branch Mgr. (Pike)

Jennifer A. Moser  
Member Service Rep.

Rhonda L. Harrison  
Member Service Rep.

### OUR STATISTICS

as of  
February 28, 2011  
ASSETS \$ 20,079,662  
LOANS \$ 13,000,595  
MEMBERS 2,955

### HOLIDAY CLOSINGS 2011

April 22 - Good Friday  
May 30 - Memorial Day  
July 04 - Independence Day  
Sept 05 - Labor Day  
Nov 24 - Thanksgiving Day  
Nov 25 - Day after  
Thanksgiving  
Dec. 26 - Christmas  
Day (observed)

### ANNUAL MEETING

## Celebrating 78 years!

On Friday March 25, 2011 we held your credit union's 78th annual meeting at Sherwood Forrest in Sherwood. After a short business meeting, all the members present had time to share each others company while enjoying catering provided by *The Fish House*.

Many lucky winners went home sharing the \$750 we gave away!

### UPDATE!

On January 5th, Alicia King received a liver transplant. She continues to recover at home and we would like to thank all of our members for their generosity in donating to the fund we created for her medical expenses.

## 2010 Annual Report

Even in these tumultuous financial times, your credit union remains strong after 78 years! Our 2010 year end Financial Statements from your Board Chairman and Treasurer, and Reports from the Chairmen of the Supervisory and Credit Committees, along with our 2010 Annual Report may be viewed on our web site at [www.upfcu.org](http://www.upfcu.org).

### CREDIT SCORE Q & A

Q. What affects my credit score?

A. Several things affect your credit score. The most important is your payment history. Other factors include how much you owe, how long you've had established credit, whether or not you're trying to take on new credit and the types of credit accounts you have open.

Q. My credit score has dropped! What happened?

A. Any of the following scenarios can lower your credit score by 100 points or more:

- \***Bankruptcy**- 165 to 365 points, depending on the number of delinquent accounts.
- \***Foreclosure**- 105 to 160 points
- \***Short Sale Mortgage**- as long as a delinquency was reported, 115 to 140 points

Here are some common mistakes that can hurt your credit score:

- \***Settling a credit card debt for less than owed**- 65 to 125 points
- \***30-days late on a single payment**- 60 to 110 points
- \***Maxing out a credit card or credit line**- 10 to 45 points

# If you haven't tried our Bill Pay service yet, now is the time! Our upgraded service will make it more convenient to pay anyone from anywhere!

ASK YOUR  
MEMBER  
SERVICE REP  
FOR DETAILS