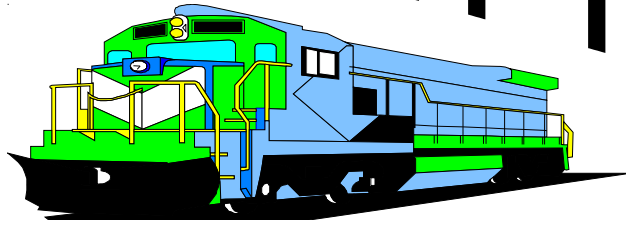


**UNION PACIFIC OF
ARKANSAS
Federal Credit Union**

EXPRESS



Summer 2011



Services

- Savings Accounts
- Share Certificates
- Checking Accounts
- Direct Deposits
- Notary Services
- Money Wires
- Western Union Wires
- 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 Accts.
- web-Xpress Online
- Free online "BILL PAY"
- EARNIE ENGINEER
KIDS CLUB

2nd Quarter Rates

(Last Dividend Declaration Date - June 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	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 & up	1.85%

****Annual Percentage Yield**

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



DON'T GET CAUGHT WITHOUT A LINE!

CATCH A GREAT RATE TODAY WITH OUR NEW LINE OF CREDIT! UP TO \$500 WITH RATES AS LOW AS 8.99%* AND ONCE YOU ARE APPROVED, YOU ARE LOCKED IN FOR A YEAR! ASK YOUR MEMBER SERVICE REPRESENTATIVE ABOUT OBTAINING YOUR LINE OF CREDIT TODAY!
501-373-2190 OR 501-374-2190

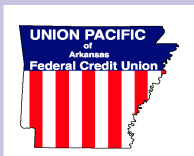
*Annual Percentage Rate. Certain qualifications apply.

Bon Voyage!

Sail away with a UPFCU Vacation Loan Special!
Rates as low as 6.99% APR*.
Please call 501-373-2190 or 501-374-2190 and get your application started TODAY!

*Annual Percentage Rate. Certain qualifications apply.





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

A. Karyn Gonyea
Vice President/
Branch Manager Pike Ave.

Alicia A. King

Sherri D. Richardson
Asst. Branch Mgr.(Vine St.)

Terry A. Keith
Member Service Rep.

Staci R. Baker
Asst. Branch Mgr. (Pike)

Jennifer A. Moser
Member Service Rep.

Rhonda L. Harrison
Member Service Rep.

OUR STATISTICS

as of

May 31, 2011

ASSETS \$ 20,898,998

LOANS \$ 12,981,914

MEMBERS 2,966

HOLIDAY CLOSINGS 2011

July 4 - Independence Day

Sept. 5 - Labor Day

Nov. 24 - Thanksgiving Day

Nov. 25 - Day after

Thanksgiving

Dec. 24 - Christmas Eve

Dec. 31 - New Year's Eve

How To Raise Your Credit Score

***Resolve all past due debts and within 9 months, your score should increase.**

***Continue to use your credit! Just make sure you make all of your payments ON TIME!**

***Make it a habit to check your credit report for errors.**

***Be patient! It takes only a small amount of time to mess up your credit score but a long time to fix it!**

Moving?

Don't forget to let us know of any address changes!



FUNDS AVAILABILITY POLICY CHANGE

Our Funds Availability Policy is changing. As of July 21, the amount of next day availability will change from \$100 to \$200.

**Keep us in the palm of your hand!
Flex Mobile has been upgraded!**

From your internet ready phone, go to the browser and type m.flexteller.net/nlr, click on manual activation and your phone should activate automatically!

Rates as low as
6.99% APR*



Beat the Heat
with our Low Rate
Boat Loans!

*Annual Percentage Rate. Certain qualifications apply.