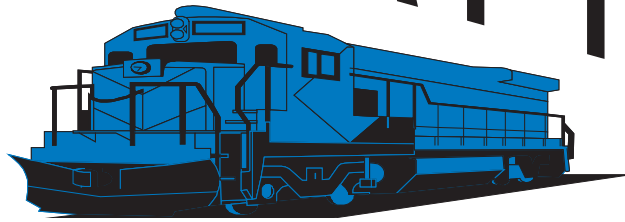
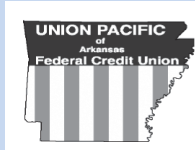


**UNION PACIFIC
OF ARKANSAS
Federal Credit Union**

EXPRESS



Winter 2011



Services

- Savings Accounts
- Youth Accounts
- Share Certificates
- Checking Accounts
- Online Bill Pay/
FlexMobile
- Direct Deposits
- Notary Services
- Money Wires
- Western Union Wires
- Auto/Motorcycle Loans
- RV/Boat Loans
- Savings Secured Loans
- Real Estate Loans
- Personal Loans
- ACH
- Debit Cards
- IRAs
- 2 ATM Machines
- Telephone Teller
- Cashiers Checks
- Money Orders
- Courtesy Pay
- Money Market
- web-Xpress online

4th Quarter Rates

Last Dividend Declaration
Date - December 31, 2010

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 ap-
plicable fees and terms.

Your savings federally insured to \$100,000

NCUA

National Credit Union Administration, a U.S. Government Agency

2011 ANNUAL MEETING

****The meeting venue has changed to
Sherwood Forrest!****

***Sherwood Forrest
1111 West Maryland Ave.
Sherwood, AR 72120**

***Friday, March 25, 2011
6:30 p.m.**

***Catered by The Fish House**

It's never too early to
start saving for your
retirement! With our
Traditional and Roth
IRA accounts, you
can sit back, relax
and let our accounts
work for you.

Whether you want
to transfer a 401k
or open a brand
new IRA, we can
help. Call a Member
Service Rep today to
get started.
501-373-2190 or
501-374-2190

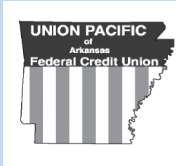
HOME REPAIR COSTS ADDING UP?



**Apply for an
unsecured loan today!
Interest rate starting at
8.99% APR*.**

501-373-2190 or 374-2190

***Annual Percentage Rate**



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

www.UPFCU.org

OFFICE HOURS

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

STAFF

Linda A. Stanton
President/CEO

Georgia Wyles
Executive Assistant

Karyn Gonyea
Vice President
Branch Manager (Pike)

Alicia King
Branch Mgr. (Vine)
Loan Officer

Sherri Richardson
Assistant Branch Mgr.(Vine)

Terry Keith
Member Service Rep. (Vine)

Staci Baker
Asst. Branch Manager (Pike)

Jennifer Moser
Member Service Rep.
(Pike)

Rhonda Harrison
Member Service Rep.
(Pike)

OUR STATISTICS

as of

Nov 30, 2010

Assets: \$ 19,833,911
Loans: \$ 13,301,265
Members: 2,941

H O L I D A Y C L O S I N G S 2 0 1 1

Jan. 01 -New Years Day
Feb. 21- President's Day
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)

Use DIRECT DEPOSIT Don't Gamble with your tax return!

Don't let your tax return sit
unattended in your mailbox...
have it deposited directly into
your credit union account!

It's **FREE** and **EASY!** Just 2 simple steps!

1: Check the appropriate box on your tax return!
(Indicate whether you want it deposited
into checking or savings!)

2: Enter our Routing and Transit number,
and your account number.

**DIRECT DEPOSIT checks arrive up to 3 weeks earlier
than those sent by mail!**

ROUTING and TRANSIT/ # 282-075-730

(Please keep in mind that if your tax return is joint,

We have enclosed a copy of
our **Privacy Policy**
with this newsletter for
your information.
Please call 373-2190 or 374-2190
with questions.

Please help Alicia King (employee
at Union Pacific of AR FCU). She
is very sick and will need a liver
transplant. We have set up a fund
in her name and donations will be
accepted at either branch, Pike
or Vine. Anything you can donate
will be greatly appreciated!

Do you have a Holiday Hangover from your bills?

**Get ahead and start
saving early with a
Christmas Club Account!**

RATE AND FEE SCHEDULE

- Overdraft Fee \$ 25.00 per item.
- NSF Fee (Paid or Returned) \$ 25.00 per item.
- Courtesy Pay Fee \$ 25.00 per item.
- Stop Payment Fee \$ 25.00 per request.
- VISA Replacement Card \$ 5.00 per card.
- Check Printing Fee..... Prices may vary depending upon style.
- Account Reconciliation Fee \$ 10.00 per hour.
- Account Research Fee \$ 10.00 per hour.
- Deposited Item Return Fee \$ 25.00 per item.
- Wire Transfer (outgoing) Fee \$ 15.00 per transfer.
- Western Union Fee \$ 15.00 per transfer.
- Check Copy Fee \$ 1.00 per copy.
- Account Transfer Fee \$ 2.00 per transfer.
- Teller Check Fee \$ 1.00 per check.
- Pre-authorized EFT NSF Fee \$ 25.00 per item.
- Debit Card Pickup Charge \$15.00.
- Inactive Account Service Fee \$5.00 per month.
- Garnishment Fee \$25.00.
- Par Value of One Share \$25.00.
- Par Value of Youth Account Share \$5.00.
- Membership Fee \$0.50.
- Early Closure Fee (Accounts closed within 90 days of opening) \$5.00.

The rates appearing in this Schedule are accurate as of January 15, 2011. If you have any questions or require current rate and fee information on your accounts, please call us.