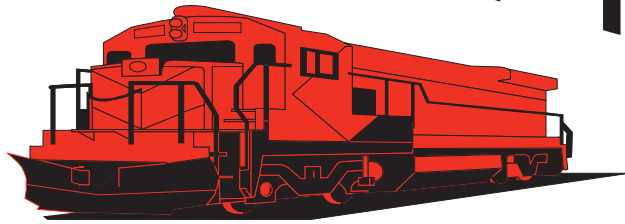


**UNION PACIFIC  
OF ARKANSAS  
Federal Credit Union**

# EXPRESS



**FALL 2009**



**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
- Debit Cards
- IRAs
- 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, 2009)**

Share/Club Accts	APY**
100.00 and up -	.75%
Dividends paid on the daily balance in the account	

Certificates of Deposit	APY**
3 Months	1.30%
6 Months	1.55%
1 Year	2.05%
18 Months	2.15%
2 Years	2.60%

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.



UPFCU set up a face painting booth at UP Family Day this year  
We also passed out Treat Bags to the kids!  
We were glad to see everyone that came out and had fun with us!



## ~Community Box~

UPFCU is participating in the Susan G. Komen Race for the Cure on October 17.

### Why do you care?

*"I care because my grandmother passed away from breast cancer."* - Rhonda Harrison

*"I care because my grandmother is a breast cancer survivor and I think it's a great way to support the other women who fought breast cancer"* - Karyn Gonyea

*"I care because I support finding a cure."* - Staci Baker

*"I care because my grandmother and my sister-in-law both survived breast cancer and because I believe it is a great organization."* - Sherri Richardson

*"I care because I think it's great that women come together to support each other and a great cause."* - Terri Keith

*"I care because many women are diagnosed with breast cancer each year and because it's also about awareness."* - Jennifer Moser

*"I care because it affects everyone, in one way or another."* - Linda Stanton

*"I care because I'd like to see a cure for all types of cancer."* - Georgia Wyles



**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

Alicia A. King  
Branch Manager Vine St.

Sherrri D. Richardson  
Assistant Branch Mgr.(Vine)

Terry A. Keith  
Member Service Rep.

A. Karyn Davis  
Vice President  
Branch Manager Pike Ave.

Staci R. Baker  
Assistant Branch Mgr. (Pike)

Jennifer A. Moser  
Member Service Rep.

Rhonda L. Harrison  
Member Service Rep.

**OUR STATISTICS**

As of August 31,  
2009

Assets: \$ 18,947,262

Loans: \$ 12,457,515

Members: 2,963

**HOLIDAY-CLOSINGS  
2009**

Nov. 26 - Thanksgiving  
Nov. 27 - Day after  
Thanksgiving

Dec. 24 - Christmas Eve  
Dec. 25 - Christmas Day  
Dec. 31 - New Year's Eve  
Jan. 01 - New Year's Day

Help Santa with a  
UPFCU Holiday Loan...  
\$1,200 for 12 months\*



\*(Rate will be based on individual credit worthiness.)

**International  
Credit Union  
Day will be  
held October  
15, 2009.**

YOUR  
**MONEY**  
YOUR  
**CHOICE**  
YOUR  
**CREDIT  
UNION™**

**Join us in  
celebrating.  
Stop by for  
cookies at  
either branch  
location!**

**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 will be added to the balance of each loan extended.**

**(Mortgage loans, delinquent loans, and loans with previous extensions  
may not qualify for the program.)**

**If your loan payment is made by payroll deduction, 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!**