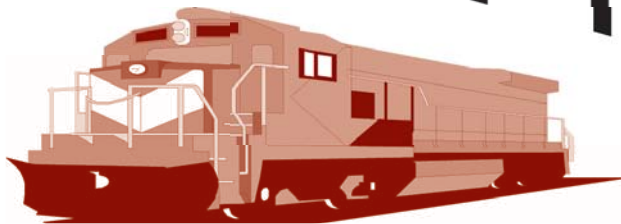
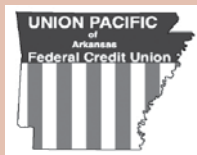


**UNION PACIFIC OF  
ARKANSAS  
Federal Credit Union**

# EXPRESS



FALL 2008



**Services**

- Savings Accounts
- Share Certificates
- Checking Accounts
- Payroll Deductions
- 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*
- Platinum *MasterCard*

**3rd Quarter Rates**

(Last Dividend Declaration Date - September 30, 2008)

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

<b>Certificates of Deposit</b>	<b>APY**</b>
3 Months	2.50%
6 Months	3.00%
1 Year	3.25%
18 Months	3.35%



**UPFCU "No Fee" Platinum  
MASTERCARD**



**4.99% APR\***

**Special 6 month Introductory Offer!**  
(Low fixed rate thereafter)

Same low rate for purchases and cash advances.

\*Annual Percentage Rate APPLY TODAY by calling 501-373-2190/374-2190.



## Keep Your Holiday Spending "On Track"

Did you know that millions of Americans enter the New Year with financial problems due to Holiday expenses? Most people simply lose track of their spending and increase their risk of going into debt. To avoid the spiraling debt cycle, here are some helpful tips to keep your Holiday spending on track.

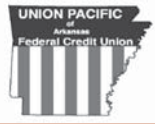
**Budget, budget, budget!**  
Decide how much you can spend this year and stick to it! Make a list of everyone you need to purchase gifts for and set a spending limit on each person. Do not be tempted by sale prices and discount offers on items that are not on your list! Follow your list and stay within your budget.

**Be a "smart-shopper."**  
Crowded stores and holiday bargains can cause people to go into a frenzy and buy unnecessary gifts or buy items that are out of your budget. Try to shorten your shopping trips rather than trying to get it all done in one day. People who try to cram all of their shopping into one day end up stressed and usually purchase items that are not on their list and do not need.

**Research!**  
Shop online or check prices and availability online before going to the store. Some stores even offer a pick-up service for Internet purchases (to avoid long lines and impulse buying). Remember when shopping online, ALWAYS use a secure site to avoid identity theft and fraud.

**Take a break!**  
Take some time to sit down and think about what the season really means to your family and aim for a worry-free holiday and a Happy New Year!

Sources: Yahoo! Money and MSN.com



**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](http://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.

Sherri 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.  
 Trainee(Pike)

Jennifer A. Moser  
 Member Service Rep.

Laura L. McIntyre  
 Member Service Rep.

**OUR STATISTICS**

As of Aug. 31, 2008

**Assets: \$ 18,055,632**

**Loans: \$ 10,904,903**

**Members: 3007**

**HOLIDAY-CLOSINGS**

**2008**

Nov. 27 - Thanksgiving  
 Nov. 28 - 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.)



**Please join us  
 for treats on**



**INTERNATIONAL  
 CREDIT UNION DAY**

**THURSDAY, OCTOBER 16, 2008  
 at Vine Street or Pike Avenue.**

**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. (One copy for each loan.)**

**Don't forget to include the loan processing fee of \$20.00, or give us instructions authorizing its withdrawal from your account.**

**(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:** \_\_\_\_\_ **Fee Enclosed or deduct from Acct #** \_\_\_\_\_

**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!**