

**UNION PACIFIC OF  
ARKANSAS  
Federal Credit Union**

# EXPRESS



**SPRING 2009**

**Services**

- Savings Accounts
- Share Certificates
- Checking Accounts
- Payroll Deductions
- 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, 2009)*

<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	1.95%
6 Months	2.25%
1 Year	2.50%
18 Months	2.75%
2 Years	3.00%

<b>Money Market Accounts</b>	<b>APY**</b>
\$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.

**Our NEW Online Bill Pay  
is Fast, Easy and best of all....FREE!**



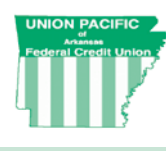
**DEALER DIRECT FINANCING**

Union Pacific of Arkansas FCU has partnered with select auto dealers throughout the state to allow you to make your UPFCU auto loan right at the dealership!  
We know that with your busy schedules you may not be able to shop when we're open, so with our new UPFCU Dealer Direct Financing, you can shop at your convenience and still finance with us!

Once you've made your deal, just tell the dealership,  
"I want to finance with Union Pacific Credit Union!"  
Everything you need to finance with us is available right at the dealership!  
So whether you get your auto loan pre-approved or shop spur of moment, don't forget to say...

**"I want to finance with Union Pacific of Arkansas Federal Credit Union!"**





**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  
Branch Manager Vine St.

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

Feb. 28, 2009

ASSETS \$18,379,731  
LOANS \$11,244,193

MEMBERS 2,941

**HOLIDAY  
CLOSINGS 2009**

April 10 - Good Friday  
May 25 - Memorial Day  
Sept. 7 - Labor Day  
Nov. 26 - Thanksgiving Day  
Nov. 27 - Day after  
Thanksgiving  
Dec. 24 - Christmas Eve  
Dec. 25 - Christmas Day  
Dec. 31 - New Year's Eve

**ANNUAL MEETING**

*Celebrating 76 years!*

On Friday March 27, 2009 we held your credit union's 76th annual meeting at the Hospitality House in Burn's Park, North Little Rock. 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!



We will be raffling off a Mother's Day basket full of goodies, that includes a night at the Wyndam Riverfront.

Tickets are \$1 each or 6 for \$5!

All proceeds donated to Children's Miracle Network.



**2008 Annual Report**

Your Credit Union's financial strength and stability is still strong after 76 years!

Our 2008 year end Financial Statements, Reports from your Board Chairman and Treasurer, and Reports from the Chairmen of the Supervisory, and Credit Committees, along with our 2008 Report may be viewed on our web site at **www.upfcu.org.**

We have discount tickets available for

**MAGIC SPRINGS  
and  
SILVER DOLLAR CITY**

COME IN AND CELEBRATE

THE  
**MAGIC**  
OF  
**SAVING**  
AT THE CREDIT UNION

YOUTH WEEK, APRIL 19-25