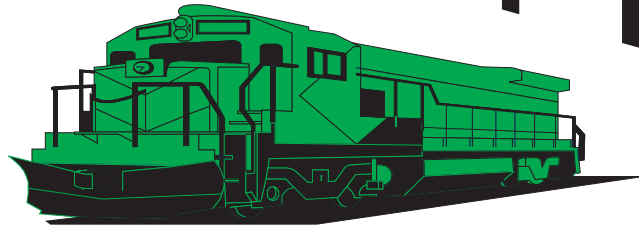
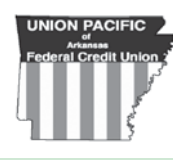


**UNION PACIFIC OF
ARKANSAS
Federal Credit Union**

EXPRESS



SPRING 2010

Services

- Savings Accounts
- Share Certificates
- Checking Accounts
- 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, 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	1.00%
6 Months	1.25%
1 Year	1.75%
18 Months	1.95%
2 Years	2.25%
Money Market Accounts	APY**
\$2500 - \$12,499.99	1.30%
\$12,500 - \$49,999.99	1.65%
\$50,000 and up	1.85%

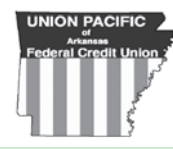
****Annual Percentage Yield**
Please contact an employee for further information about applicable fees and terms.

COMING SOON...



**FLEX MOBILE AND
E-STATEMENTS!**





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, 2010

ASSETS \$ 19,185,997
LOANS \$ 12,415,669

MEMBERS 2,932

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

April 2 - Good Friday
May 31 - Memorial Day
July 5 - Independence Day
Sept 6 - Labor Day
Nov 26 -Thanksgiving Day
Nov 27 - Day after
Thanksgiving
Dec. 24 - Christmas Eve
Dec. 31 - New Year's Eve

ANNUAL MEETING

Celebrating 77 years!

On Friday March 26, 2010 we held your credit union's 77th 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.

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

All proceeds donated to Children's Miracle Network.



2009 ANNUAL REPORT

Even in these tumultuous financial times, your credit union remains strong after 77 years! Our 2009 year end Financial Statements from your Board Chairman and Treasurer, and Reports from the Chairmen of the Supervisory and Credit Committees, along with our 2009 Annual Report may be viewed on our web site at

www.upfcu.org.

Silver Dollar City tickets are available online! Contact an employee for details!

501-373-2190 or
501-374-2190

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!"