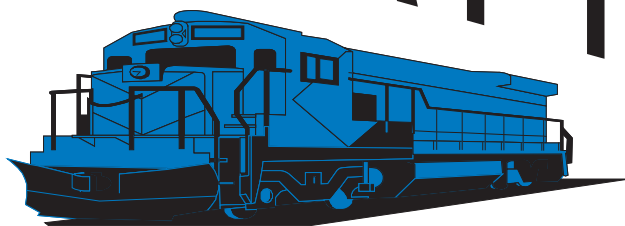
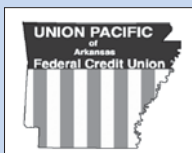


**UNION PACIFIC OF
ARKANSAS
Federal Credit Union**

EXPRESS



Summer 2009



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
- Platinum MasterCard
- Debit Cards
- IRAs
- 2 ATM Machines
- Telephone Teller
- Cashiers Checks
- Money Orders
- Courtesy Pay
- Money Market Accts.
- web-Xpress Online
- Free online "BILL PAY"
- EARNIE ENGINEER
KIDS CLUB

2nd Quarter Rates

(Last Dividend Declaration
Date - June 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 1.40%
6 Months 1.75%
1 Year 2.15%
18 Months 2.30%
2 Years 2.50%

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.

Your savings federally insured to \$100,000

NCUA

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

OUR VACATION "STIMULUS" LOAN
WILL GET YOUR VACATION DREAMS
BACK ON TRACK!

\$1,200 FOR 12 MONTHS

WITH RATES AS LOW AS 6.99% APR*

APPLY FOR YOURS TODAY!

CALL 501-373-2190 OR 501-374-2190

*Annual Percentage Rate. Final rate based on credit qualification.

We have Silver Dollar City Tickets!

With over 30 rides and attractions,
Silver Dollar City is full of thrilling
family adventures!

Ticket Prices

2 Day Pass, Child \$40.00
2 Day Pass, Adult \$50.00
Season Pass, Child \$64.00
Season Pass, Adult \$74.00

**We also have
Six Flags over Texas coupons!**

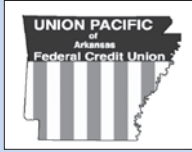
Call 373-2190 or 374-2190

Congratulations to the winners of the Youth Week 2009 Coloring Contest

Kindergarten \$10-----Abigail K.
1st Grade \$10-----Andrew H.
2nd Grade \$15-----Emma L.
3rd Grade \$15-----Tiffany R.
4th & 5th Grade \$25-----Kara S.

Also, the winner of the April Savings
Challenge \$25 Drawing
was David S.

Open an Earnie Engineer account
for your child today!



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 Mgr. (Vine St.)

Sherri D. Richardson
Asst. Branch Mgr.(Vine St.)

Terry A. Keith
Member Service Rep.

Staci R. Baker
Asst. Branch Mgr. (Pike)

Jennifer A. Moser
Member Service Rep.

Rhonda L. Harrison
Member Service Rep.

OUR STATISTICS

as of
May 31, 2009

ASSETS \$ 19,315,258
LOANS \$ 11,831,903

MEMBERS 2,959

**H O L I D A Y
C L O S I N G S 2 0 0 9**

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
Jan. 01 - New Year's Day

Debit Card Safety Tips

- * Treat your debit card like cash - keep it in a safe place
- * Keep your PIN to yourself
- * Never provide personal information in response to unsolicited e-mails or phone calls
- * Be alert for "shoulder surfing" and "card skimming"
- * Shop carefully online - only use secure websites
- * Report a lost or stolen card at once

Thanks to everyone who bought a raffle ticket to raise money for Arkansas Children's Hospital!

The lucky winner of the Mother's Day Gift Basket was
Ron Hale

The winner of the Jenks Shop Health Fair give-away was
A.J. Chudy

YOUR FAMILY CAN JOIN!

Did you know that your family members and household partners are eligible to join UPFCU? Whether they are in need of a Home or Auto Loan, or a place to earn a little more on their savings, your credit union can help!

Union Pacific of AR Federal Credit Union announces



Grill'n & Chill'n!

Cook up convenience with your debit card this summer with the "Grill'n & Chill'n" campaign! Start Grill'n & Chill'n this summer by using your debit card to make purchases. It's the easiest, fastest, safest, and most convenient way to pay. Purchases are always served up "well done" when you use your debit card! So add some summer sizzle by using your debit card!

When you use your debit card to make purchases July 1 through September 30, 2009, you will automatically be entered for a chance to win great summer prizes!

Grand Prize: Gas grill and \$150 worth of Omaha Steaks® (total value \$500)

First Place Prize: Rolling cooler, insulated tumbler set, and \$50 Dairy Queen® gift card (total value \$300)

Monthly Winner: Picnic Basket (total value \$50)

The more you use your debit card, the more chances you have to win! If you don't have a debit card, apply for one today!

501-373-2190 or 501-374-2190