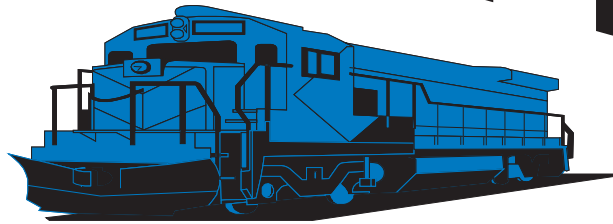
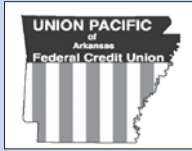


**UNION PACIFIC OF
ARKANSAS
Federal Credit Union**

EXPRESS



Summer 2010



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 MasterCards
- 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, 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	.50%
6 Months	1.00%
1 Year	1.25%
18 Months	1.50%
2 Years	1.75%

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

NEW OVERDRAFT PROTECTION RULES!!

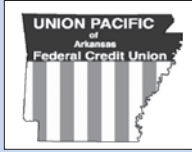
*If you want to keep your overdraft protection the same as it is today, we need you to **OPT-IN** for Debit and ATM transactions.*

New Federal Reserve rules go into effect on **JULY 1, 2010**, and if we don't hear from you we will have to remove your overdraft protection!

If you **OPT-IN** your overdraft protection will continue to work just like it does now!
Please see a Member Service Rep for details!

**Just sit back and relax with a
UPFCU Vacation Loan Special!
Rates as low as 6.99% APR* .
Please call 501-373-2199 or 501-374-2190
and get your application started TODAY!**

*Annual Percentage Rate. Certain qualifications apply.



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, 2010

ASSETS \$ 19,151,511
LOANS \$ 12,771,465
MEMBERS 2,942

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

Sept. 6 - Labor Day
Nov. 25 - Thanksgiving Day
Nov. 26 - Day after Thanksgiving
Dec. 24 - Christmas Eve
Dec. 31 - New Year's Eve

Don't Risk It! Free Trials Can Be Trouble!

Recently, online merchants have been sending out mass emails, pop ups and advertisements about "free trial" offers. To receive the "free trial" the cardholder must provide a credit or debit card number to cover shipping and handling. If you read the small print, you are actually agreeing to receive and be charged for future shipments of the product or service. Know your facts! Approach these offers with caution and if you have any doubts, call the merchants customer service and ask for the fine print. If the offer requires a credit card, you should beware. And remember if the offer seems "too good to be true", chances are, it probably is.

MOVING?

**DON'T FORGET TO LET US KNOW OF
ANY ADDRESS CHANGES!**



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!

**We're putting the "e" in green!
e-Statements and e-Alerts
are now available!
Contact a Member Service
Representative or log on to
WebXpress to sign up!**

Rates as low as
6.99% APR*



**Beat the Heat
with our Low Rate
Boat Loans!**

*Annual Percentage Rate. Certain qualifications apply.