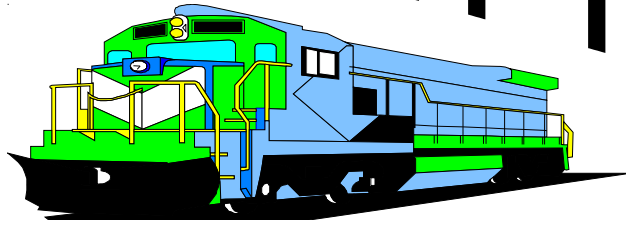


**UNION PACIFIC OF
ARKANSAS
Federal Credit Union**

EXPRESS



Winter 2010



Services

- Savings Accounts
- Youth Accounts
- Share Certificates
- Checking Accounts
- Online Bill Pay
- Direct Deposits
- Notary Services
- Money Wires
- Western Union Wires
- Auto/Motorcycle 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 online*

4th Quarter Rates

**Last Dividend Declaration
Date - December 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 1.25%
6 Months 1.50%
1 Year 1.95%
18 Months 2.05%
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 appli-
cable fees and terms.



GO green

rethink. reduce. refresh.

Go green by rethinking how you pay! Every time you use your debit card to make purchases between January 1 and March 31, 2010, you will be automatically entered for a chance to win an Amazon® Kindle DX wireless reading device (total value \$500)! One first place winner will receive a \$300 garden gift card, and each month of the promotion, six lucky winners will receive a Brita® water pitcher and filters (total value \$50). No purchase is necessary to enter or win. A purchase will not increase your chances of winning. Visit www.shazam.net/rules_gogreen.html for official rules and complete contest details.

Congratulations!!



To celebrate the season, UPFCU held a tree decorating contest for our Earnie Engineer Kid's Club. The first place \$10 winner was David S. and the second place \$5 winner was Montana B. Because all of our entries were so good, we gave every participant a prize! Thanks for participating!

JUMP START YOUR NEW YEAR!



Do you have an auto loan at another financial institution with a high interest rate? Refinance with us and we will beat your current rate by **1.00% APR! * ***

Call us at 501-373-2190 or 501-374-2190!

*as low as 4.50%

*Annual Percentage Rate



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 Wyles
Executive Assistant

Karyn Gonyea
Vice President
Branch Manager (Pike)

Alicia King
Branch Mgr. (Vine)
Loan Officer

Sherri Richardson
Assistant Branch Mgr.(Vine)

Terry Keith
Member Service Rep.
(Vine)

Staci Baker
Asst. Branch Manager
(Pike)

Jennifer Moser
Member Service Rep.
(Pike)

Rhonda Harrison
Member Service Rep.
(Pike)

OUR STATISTICS

as of
Nov 30, 2009
Assets: \$ 18,645,046
Loans: \$ 12,163,868
Members: 2,921

HOLIDAY

CLOSINGS 2010

Jan. 01- New Year's Day
Feb. 15- President's Day
April 02- Good Friday
May 31- Memorial Day
Sept 06- Labor Day
Nov 25- Thanksgiving Day
Nov 26- Day after
Thanksgiving
Dec 24- Christmas Eve
Dec 31 - New Years Eve

Use DIRECT DEPOSIT

Don't Gamble with your tax return!

Don't let your tax return sit unattended in your mailbox... have it deposited directly into your credit union account!

It's FREE and EASY! Just 2 simple steps!

1: Check the appropriate box on your tax return!
(Indicate whether you want it deposited into checking or savings!)

2: Enter our Routing and Transit number, and your account number.

DIRECT DEPOSIT checks arrive up to 3 weeks earlier than those sent by mail!

ROUTING and TRANSIT/ # 282-075-730

(Please keep in mind that if your tax return is joint, your refund must be deposited into a joint account!)

**"STRESSED-OUT"
by Holiday Bills?**

Get ahead and start saving early with a Christmas Club Account!

We have enclosed a copy of our **Privacy Policy** and a copy of our current **Loan Addendum** with this newsletter for your information. Please call 373-2190 or 374-2190 with questions.

You're Invited!
UPFCU Annual Meeting
Friday March 26, 2010
7:00 P.M.

Burn's Park
Hospitality House
Catered by:
The Fish House
There will be food, fun and cash prizes!

RATE AND FEE SCHEDULE

- Overdraft Fee:.....\$ 25.00 per item.
- NSF Fee (Paid or Returned):.....\$ 25.00 per item.
- Courtesy Pay Fee:.....\$ 25.00 per item.
- Stop Payment Fee:\$ 25.00 per request.
- VISA Replacement Card:\$ 5.00 per card.
- Check Printing Fee:.....Prices may vary depending upon style.
- Account Reconciliation Fee:.....\$ 10.00 per hour.
- Account Research Fee:\$ 10.00 per hour.
- Deposited Item Return Fee:\$ 25.00 per item.
- Wire Transfer (outgoing) Fee:\$ 15.00 per transfer.
- Western Union Fee:.....\$ 15.00 per transfer.
- Check Copy Fee:\$ 1.00 per copy.
- Account Transfer Fee:\$ 2.00 per transfer.
- Teller Check Fee:\$ 1.00 per check.
- Pre-authorized EFT NSF Fee:\$ 25.00 per item.
- Debit Card Pickup Charge.....\$15.00.
- Inactive Account Service Fee.....\$5.00 per month.
- Garnishment Fee.....\$25.00.
- Par Value of One Share\$25.00.
- Par Value of Youth Account Share.....\$5.00.
- Membership Fee.....\$0.50.
- Early Closure Fee (Accounts closed within 90 days of opening).....\$5.00.

The rates appearing in this Schedule are accurate as of January 15, 2010 . If you have any questions or require current rate and fee information on your accounts, please call us.