

UParkansas FEDERAL CREDIT UNION

Vine Street: 501-373-2190

www.upfcu.org

memberservice@upfcu.org

Pike Avenue: 501-374-2190



**The party is over.
The bills have arrived.**

**Get your finances untangled
by applying for our
Holiday Help loan with rates
as low as 8.99%*!**

*Annual Percentage Rate **Certain Qualifications Apply

PLEASE NOTE THE CHANGES IN OUR FEE SCHEDULE EFFECTIVE JANUARY 1, 2017

OVERDRAFT FEE.....\$28.00 per item	CHECK COPY FEE.....\$1.00 per item
INSUFFICIENT FUNDS FEE.....\$28.00 per item	ACCT TRANSFER FEE.....\$2.00
COURTESY PAY FEE.....\$28.00 per item	TELLER CHECK FEE.....\$2.00 per check
STOP PAYMENT FEE (Checks).....\$25.00 per check	DORMANT ACCT FEE.....\$5.00/month
DEBIT CARD REPLACEMENT FEE.\$10.00	GARNISHMENT FEE.....\$25.00
ACCT RECONCILIATION FEE.....\$10.00 per hour	EARLY CLOSURE FEE.....\$5.00
ACCT RESEARCH FEE.....\$10.00 per hour	EXCESSIVE WITHDRAWAL FEE.....\$2.00 per item
DEPOSITED ITEM RETURN FEE.....\$25.00 per item	PAPER STATEMENT FEE.....\$3.00/statement
WIRE TRANSFER FEE.....\$15.00	(age 65 and older excluded)
WESTERN UNION FEE.....\$15.00	CASHIER'S CHECK.....\$3.00
RETURNED MAIL FEE.....\$3.00 per item	MONEY ORDER.....\$1.00



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OUR STATISTICS -- As of November 30, 2016

ASSETS: \$27,411,483

LOANS: \$16,232,862

SHARES: \$22,847,516

MEMBERS: 3,597

HOLIDAY CLOSINGS

Presidents' Day- February 20, 2017

BRING US YOUR AUTO LOAN



TAKE HOME SOME EXTRA CASH!

NO PAYMENTS FOR UP TO
90 DAYS*

RATES AS LOW AS
2.99%
APR*

*APR=Annual Percentage Rate. Rates as low as 2.99% APR are for 48-month terms. Interest will continue to accrue during deferral period. Your rate and term will be based on your credit history and qualifications.

Offer is subject to change without notice.

R A T E S

Share/Club Accts	APY**
\$100 and up	0.20%
Dividends paid on the daily balance in the account.	
Certificates of Deposit	APY**
3 Months	0.25%
6 Months	0.55%
1 Year	0.75%
18 Months	0.85%
2 Years	0.90%

Money Market Accounts	APY**
\$2500 - \$12,499.99	0.35%
\$12,500 - \$49,999.99	0.55%
\$50,000 & up	0.75%

****Annual Percentage Yield**
Rates subject to change without notice.
Please contact an employee for further information about applicable fees and terms.

S E R V I C E S

Loans: New/Used Auto, Personal, RV/Boat, Motorcycle, Share/Certificate Secured, Mastercard, Line of Credit, Home Loans

Accounts: Savings, Checking, Club, IRAs, Money Market, Youth Accounts, Online Account Access, Mobile App, Free Online Bill Pay, Direct Deposit

