



FEDERAL CREDIT UNION

Vine Street: 501-373-2190

www.upfcu.org

memberservice@upfcu.org

Pike Avenue: 501-374-2190



ANNUAL MEETING NOTICE

Friday, March 11, 2022

Doors open at 5:30 PM

Meeting starts at 6 PM

Dinner to follow

****NEW LOCATION****

NLRCA Gym (School behind Pike Ave. Office)

1518 Parker St.

North Little Rock, AR 72114

AUTO AS LOW AS
LOANS 1.99% APR*



NEW - USED - REFINANCED



Like us on Facebook

www.facebook.com/upfcu

NUMBERS -- As of November 30, 2021

ASSETS: \$30,945,203

LOANS: \$12,634,118

SHARES: \$25,971,800

MEMBERS: 3,286

**HOLIDAY
CLOSINGS**

January 17
February 21
April 15

MLK Day
Presidents' Day
Good Friday

RATE AND FEE SCHEDULE

OVERDRAFT FEE-----	\$28.00 PER ITEM
INSUFFICIENT FUNDS FEE-----	\$28.00 PER ITEM
COURTESY PAY FEE-----	\$28.00 PER ITEM
LOAN PROCESSING FEE-----	\$50.00 <small>COLLATERAL LOANS</small>
STOP PAYMENT FEE -----	\$25.00 PER ITEM
DEBIT CARD REPLACEMENT FEE	\$10.00
ACCT RECONCILIATION FEE-----	\$20.00 PER HOUR
ACCT RESEARCH FEE-----	\$20.00 PER HOUR
DEPOSITED ITEM RETURN FEE---	\$25.00 PER ITEM
WIRE TRANSFER FEE-----	\$15.00
RETURNED MAIL FEE-----	\$3.00 PER ITEM
PHONE PAYMENT FEE-----	\$7.00
SAME DAY ACH FEE-----	\$7.00
CHECK COPY FEE-----	\$1.00
ACCT TRANSFER FEE-----	\$2.00
TELLER CHECK FEE-----	\$2.00 PER CHECK
DORMANT ACCT FEE-----	\$5.00/MONTH
GARNISHMENT FEE-----	\$25.00
EARLY CLOSURE FEE-----	\$5.00
EXCESSIVE WITHDRAWAL FEE---	\$2.00 PER ITEM
PAPER STATEMENT FEE-----	\$3.00/STATEMENT
CASHIER'S CHECK-----	\$3.00
MONEY ORDER-----	\$1.00
UP-LIFTED CHECKING-----	\$3.00 PER MONTH



**FROM THE
UPFCU
STAFF**

RATES

Share/Club Accts	APY**
\$100 and up	0.10%
Dividends paid on the daily balance in the account.	
Certificates of Deposit	APY**
3 Months	0.20%
6 Months	0.35%
1 Year	0.50%
18 Months	0.55%
2 Years	0.60%
Money Market Account	APY**
\$2500 - \$12,499.99	0.20%
\$12,500 - \$49,999.99	0.25%
\$50,000 & up	0.35%

SERVICES

Loans

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

Accounts

Savings, Share Draft, Club, IRAs, Money Market, Youth
Accounts, Online Account Access, Mobile App, Apple
Pay, Samsung Pay, Android Pay, Free Online Bill Pay,
Direct Deposit, Business Accounts, Up-Lifted Checking

****Annual Percentage Yield**

Rates subject to change without notice.

Please contact an employee
for further information about
applicable fees and terms.

