



FEDERAL CREDIT UNION

Vine Street: 501-373-2190

www.upfcu.org

memberservice@upfcu.org

Pike Avenue: 501-374-2190

ANNUAL MEETING & FISH FRY

MARCH 13, 2020

**SHERWOOD FORREST
1111 W MARYLAND AVE
SHERWOOD, AR 72120**

**DOORS OPEN AT 6:00 PM, DINNER
AT 6:30 PM, MEETING TO FOLLOW**



A LETTER FROM OUR CEO

Dear Members,

I am writing to share with you that I have retired from the Credit Union effective January 3, 2020. Even after 30 years here I can still vividly remember my first day of work on October 26th 1989. Little did I know then what the next 30 years would have in store for me, the growth that both the credit union and I would experience.

During the last thirty years there have been many changes. The credit union has grown from \$4m in assets to over \$27m. We have changed from a single office with three employees offering only savings and loans to two full service offices staffed by 10 employees. We have kept up with technology and offer all of our services electronically, but I'm proud to say, we still know your name when you step into one of our offices!

It has been my great honor to dedicate my career to this credit union, but the highlight of my career will forever be my talented team and our incredible members. Karyn Davis, a 19 year employee whom you all know, will be taking my place as President/CEO, and I know that I am leaving our credit union in very capable hands. Your credit union will have a bright future, with many years of growth and promise ahead.

Time does fly, and I have known many of you for over thirty years, and I want to thank you all, because it is you, the members that make this credit union what it is, and you have made it my home for the last 30 years!

Linda

Linda Stanton
President/Chief Executive Officer
UP Arkansas FCU



Like us on Facebook

www.facebook.com/upfcu

NUMBERS - - As of November 30, 2019

ASSETS: \$26,004,026	LOANS: \$18,720,999
SHARES: \$21,283,153	MEMBERS: 3,506

HOLIDAY CLOSINGS

January 1, 2020	New Year's Day
January 20	MLK Day
February 17	President's Day
April 10	Good Friday



PLEASE NOTE THE CHANGES IN OUR FEE SCHEDULE EFFECTIVE JANUARY 1, 2020

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
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/MONTH

DID YOU GET YOUR TINSEL IN A TANGLE THIS HOLIDAY SEASON?

APPLY FOR OUR HOLIDAY LOAN!

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	0.75%
6 Months	1.00%
1 Year	1.75%
18 Months	1.85%
2 Years	2.00%
Money Market Account	APY**
\$2500 - \$12,499.99	0.50%
\$12,500 - \$49,999.99	0.75%
\$50,000 & up	1.00%

IF YOU FIND A BETTER RATE, CALL FOR A RATE MATCH REQUEST!

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, Share Draft, Club, IRAs, Money Market, Youth Accounts, Online Account Access, Mobile App, Free Online Bill Pay, Direct Deposit

****Annual Percentage Yield**
Rates subject to change without notice.

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

