



# FEDERAL CREDIT UNION

Vine Street: 501-373-2190

[www.upfcu.org](http://www.upfcu.org)

[memberservice@upfcu.org](mailto:memberservice@upfcu.org)

Pike Avenue: 501-374-2190



## Holiday Loans up to \$1200

## for 12 months\*

\*Certain Qualifications Apply

### Get More with a UPFCU Checking Account!



**More  
Benefits**



**More  
Convenience**



**More  
Value**

**You deserve a checking account that has it all, and at UP Federal Credit Union, that's exactly what you'll get!**

- ✓ Free Mobile App with Mobile Deposit
- ✓ Online Banking & Bill Pay
- ✓ Free eStatements
- ✓ No Monthly Service Charge
- ✓ Courtesy Pay/Overdraft Protection
- ✓ Direct Deposit & Payroll Deduction
- ✓ Option to Earn Dividends

## EMPLOYEE SPOTLIGHT

**JENNIFER W.  
VICE PRESIDENT**

\*What is one thing you cannot resist?  
***Iced Coffee***

\*What is your favorite thing to do on your days off? ***Spending time with my family and watching my son play baseball***

\*Who is your favorite musician?  
***Prince***

\*What is your favorite movie?  
***Forrest Gump or Pulp Fiction***

\*If you could choose anyone to mentor you, who would you pick?  
***Ruth Bader Ginsburg (if she was still alive)***



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[www.facebook.com/upfcu](http://www.facebook.com/upfcu)

### NUMBERS -- As of August 31, 2021

ASSETS: \$30,248,604

LOANS: \$13,634,612

SHARES: \$25,268,681

MEMBERS: 3,309

# HOLIDAY CLOSINGS

October 11 -- Columbus Day  
November 11 -- Veterans Day  
November 25 & 26 -- Thanksgiving  
December 24 -- Christmas Eve  
December 31 - New Years Eve



# Holiday Skip-A-Payment



You may have the option of skipping a one month payment on any UPFCU loan\* and adding it to the end of the original loan term. Just complete this coupon and return it to the credit union.

**If you obtained a Pandemic Extension, you may not qualify for the Holiday Skip-A-Payment program.**

A loan processing fee of \$25.00 per loan will be collected at the time of the application. (Mortgage loans, delinquent loans, credit cards, TDR loans, and loans with previous extensions may not qualify for the program.)

If your loan payment is made by ePayroll direct deposit, the amount of the scheduled payment will be deposited into your savings account on the payday that we receive it.

\*SOME EXCEPTIONS MAY APPLY

It is mutually agreed that for a \$25.00 processing fee per loan processed, this coupon constitutes an extension request.

Member's Name: \_\_\_\_\_ Loan# \_\_\_\_\_

Skip the month of \_\_\_\_\_, 20\_\_.

Our monthly payment will be added to the end of the original term of these loans. All other terms and provisions of the original loan agreements are unchanged and will remain in force and interest will continue to accrue.

Date: \_\_\_\_\_

Borrower's Signature: \_\_\_\_\_

Co-Borrower's Signature: \_\_\_\_\_

ALL BORROWER'S MUST SIGN THIS AGREEMENT! Interest will continue to accrue on your loan during the month you skip your payment. All accounts must be in good standing to qualify. Skipping a payment on your vehicle loan could result in a balance owed after GAP insurance has paid, if applicable. Please allow a minimum of ONE WEEK for us to process your request!

## RATES

<b>Share/Club Accts</b>	<b>APY**</b>
\$100 and up	0.15%
Dividends paid on the daily balance in the account.	
<b>Certificates of Deposit</b>	<b>APY**</b>
3 Months	0.25%
6 Months	0.40%
1 Year	0.60%
18 Months	0.65%
2 Years	0.70%
<b>Money Market Account</b>	<b>APY**</b>
\$2500 - \$12,499.99	0.30%
\$12,500 - \$49,999.99	0.50%
\$50,000 & up	0.60%

## 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.

