



Check Out Our Checking Accounts:

Basic Share Draft:

With this account, you do not have to worry about large opening deposits, high daily balance requirements and service charges. UARK checking is easy; one simple account that saves you money. Benefits of our Basic Share Draft Account includes:

- No Minimum Balance Requirement
- No Monthly Service Charge
- Deposits are Posted Immediately
- Itemized Monthly Statements
- FREE ATM Card/FREE VISA Check Card
- Unlimited Check Writing
- FREE Internet Home Banking
- Bill Pay Available

55 Plus Account:

If you are 55 years of age or older you are entitled to receive some great products and services simply by opening our 55 Plus Checking!

With our 55 Plus Account, you enjoy all of the benefits of the Premier Share Draft Account plus all of these great additional benefits:

- FREE Checks
- FREE Cashier's Checks
- FREE Credit Union Checks
- FREE Money Orders
- FREE Notary Service

Premier Share Draft Account:

Interested in earning dividends on your checking? Our Premier Share Draft Account can help you do just that. Direct deposit your payroll check and we will waive the \$5 service charge and still pay you dividends! Our Premier Share Draft Account benefits includes:

- Earns Dividends on average daily balances greater than \$1000
- Deposits are Posted Immediately
- Itemized Monthly Statements
- FREE ATM Card/FREE VISA Check Card
- Unlimited Check Writing
- FREE Internet Home Banking
- Bill Pay Available
- 24-Hour Toll Free Audio Response

It's a great time to open a new door.....

With a low-cost Mortgage Loan from UARK Federal Credit Union

Should you wait to buy your first home or upgrade to your next home? Is it really a good time to refinance?

If you are thinking about buying, building, or refinancing a home, it is a great time to make that move! Here's why:

1. Rates are the lowest they have been in years.

2. You have options for greater flexibility:

If you are worried that you have limited options, think again! Whether you are buying or refinancing, we offer several different types of home loans at fixed and adjustable rates.

3. The First Time Home Buyers Tax Credit advantage ends November 30, 2009!

The American Recovery and Reinvestment Act of 2009 authorizes a tax credit of up to \$8,000 for qualified first-time home buyers purchasing a principal residence between January 1, 2009 and before December 1, 2009. That means time is running out for first time home buyers to enjoy the added advantage of this incredible tax credit!

4. Our one-on-one personalized service is difficult to find with the other guys.

Whether you have been a credit union member for a few days or a number of years, you know the service you find here is tough to beat and that level of service extends to our mortgage lending too!

So what are you waiting for? Call Carla today @ 479-521-1169!



UARK Federal Credit Union

Main Office Location
1025 N. Garland Avenue
Fayetteville, AR 72702
(479)521-1199

UAMS Office
4301 W. Markham Avenue Slot 534
Little Rock, AR 72205
(501)686-6418

Holiday Closings

Veterans' Day– November 11th

Thanksgiving Day– November 26th

Christmas Day– December 25th

New Years Day– January 1st

UARK wishes you and your family safe and
happy holidays!!

Don't forget our membership now
includes anyone who lives, works,
worships, attends school, owns a business or
volunteers in the City of Fayetteville.

3rd Annual Slipper Drive

For the past two years, we have received donations of slippers for Medi Home Nursing Home; located in Prairie Grove. We were able to give every resident a new pair of slippers as a Christmas surprise. We would like to help again. If you would like to contribute, you can visit our Garland branch, starting in November to receive the name and size of a resident. Thank you for your help and generosity.



Tina Jennings is UARK's new Electronic Operations Officer! She will continue to serve as MSR Supervisor. If you have any questions regarding the following services please contact Tina at

479-521-5584, 479-521-1199,

or 800-499-8328:

** ACH/Debit/Share Draft Clearing*

**ATM's*

**Ordering of ATM or Debit Cards*

**Wires*

Do you need to save more money for Summer?

UARK has just the account for you!

Check out our Summer Saver!

Regularly scheduled deposits to your Summer Saver account gives you an easy way to save money. UARK's Summer Saver Account is ideal for teachers on a nine-month contract, summer vacations, and back to school shopping.

Starting your Summer Saver Account is easy:

- An initial deposit of \$5 opens your account
- You may contribute any dollar amount
- Deposits can be made at any time, as often as you like
- The funds deposited into your account earns dividends monthly
- Withdrawals on this account are allowed June 1st through August 15th. Early withdrawals are penalized \$5

Withdrawing your funds are easy:

- You may visit either branch
- Call and we will mail you a check
- Call and we will transfer the funds to your checking account.

