



## NEW VISA CHECK CARD'S ISSUED

UARK Federal Credit Union has upgraded its VISA Check Card program! This new program will allow our check card system to be on-line real-time. What does this mean for you? When you make a cash deposit at any UARK branch, your funds will be available immediately rather than being delayed. When you use your check card to make a transaction, your balance will be updated promptly. As with all upgrades in service, there are a few changes. UARK has added a network called Accel Exchange to give you more surcharge free options. If you plan on traveling, please notify UARK so we can update your card and recognize the "out-of-town" transaction. If you currently have any recurring drafts set up with your VISA check card you will need to provide those businesses with your new card number. UARK encourages you to always choose the credit payment option; this keeps your credit union's expenses down and in turn lowers your cost. If you have any questions, please contact Tina Jennings at 479-521-1199.

## FRAUD ALERT-DEBIT CARD

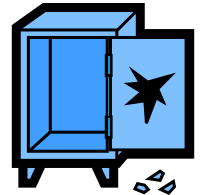
UARK Federal Credit Union is aware of a new debit card scam circulating our area. UARK FCU will not call you and ask for your debit card number and/or Personal Identification Number (PIN). If you receive a phone call asking for any personal, debit card or account information, please do not provide the caller with this information.

### *Traveling with your Visa Check Card?*

In order to aid in the fight against fraud and card theft, UARK has partnered with Falcon Fraud Management Systems. In the event that your card is used outside of your area of residence, Falcon may temporarily freeze your account until they can call you and verify that you are using the card. For your convenience, please let us know if you intend to travel outside of the state. That way we can inform Falcon and avoid any unwanted disruptions with service.



### COURTESY PAY PROGRAM



At UARK Federal Credit Union, we understand that unforeseen expenses sometimes occur when you might not have enough money in your account to cover those unexpected costs. A new regulation will not allow UARK to authorize debit and ATM transactions below your available checking balance effective (July 1st, 2010) unless you "opt in" to a Courtesy Pay Program. UARK's Courtesy Pay Program is designed with your protection and convenience in mind. The vast majority of our members do not overdraw their accounts and incur fees, however life doesn't always go according to plan, and overdrafts do occur. Without opting in to Courtesy Pay, your ATM and everyday debit card transactions will be declined if you attempt to make a transaction without sufficient funds. If you currently have Courtesy Pay with UARK you still need to opt in. If you wish to opt in, you may call either branch or visit us online at [uarkfcu.com](http://uarkfcu.com).

## UARK Federal Credit Union

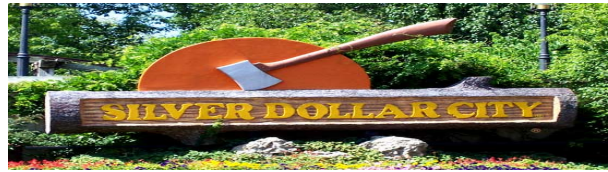
Main Office Location  
1025 N. Garland Avenue  
Fayetteville, AR 72701  
(479)521-1199

UAMS Office  
4301 W. Markham Avenue Slot 534  
Little Rock, AR 72205  
(501)686-6419

### Holiday Closing's

Independence Day– July 5  
Labor Day– September 6

UARK wishes you and your family a safe and happy holiday!!



## Don't Forget We Offer Branson Amusement Park Tickets

### Silver Dollar City

Season Pass	1-Day Pass
Adult- \$77	Adult-\$51
Child-\$67	Child-\$41

### White Water Day Pass

Adult-\$34
Child-\$28

## Congratulations to our newly elected officials

Our 45th annual business meeting was held on April 20th, 2010. Thank you to all who participated. We welcome two new board members, Molly Boyd and Estela Dela Fuente. Molly became a member of our credit union through the University of Arkansas. Estela became a member of our credit union through our Underserved Charter. Chris Lynch was re-elected to our board of directors. He has served on our board since 2004. Congratulations Molly, Estela, and Chris. Thank you to all of our volunteers for devoting your time and energy to UARK.



## Change of Address Notification

For your safety when you decide to move, please update your address with the credit union. This will help keep your information from falling into the wrong hands. We are unable to use the post office notification to update your address, due to the Patriot Act. This act requires that each individual must sign to change his/her address. You can update your address by doing one of the following: 1. Stop by the credit union and fill out a change of address form. 2. Mail or fax a change of address request with your new address and a notarized signature.

Mailing Address: PO Box 1643  
Fayetteville, AR 72702  
Fax: 479-521-1193



Stuff the Bus is sponsored by United Way, to collect school supplies for local children. Please drop off new supplies to the Fayetteville branch or to any Fayetteville Wal-Mart location. Donations can be made now through July 23rd. We appreciate your generosity.

