



## 2009 – The CEO’s Perspective

Credit Unions, while not immune from the current financial crisis, remain very strong, well capitalized and independent from most of the banking industry’s woes.

Early on in the financial meltdown, the National Credit Union Administration (NCUA), the federal regulator and insurer of federal credit unions, made the decision to refuse government funds extended under the Troubled Assets Relief Program (TARP). With almost 90 million members, the NCUA took the position that credit unions would solve any arising problems within the credit union movement itself, rather than burdening taxpayers. The few credit unions that have been affected by the current crisis, are mega-sized credit unions and corporate credit unions that invested excess liquidity in mortgage-backed securities prior to the fall of the housing market.

What sort of complex plan would be required to save those troubled credit unions? Obviously the banking industry couldn’t come up with an effective plan (other than taking taxpayer dollars); as we’ve seen banks fall left and right over the past year. The credit union solution was simple. Every credit union in the U.S., contributed a percentage of their reserved capital to the Corporate Stabilization Fund. One year later, the Credit Union Industry not only remains safe and strong, but is also playing a key role in the stabilization of the country’s financial system!

Your credit union continually focuses on ways we can help our members during this difficult economy. UARK has continued lending to members facing hardships while other institutions have tightened their approval requirements.

Some services to watch for in 2010 include: E-statements, E-Alerts, FHA and VA mortgage loans and Mobile Banking. UARK wishes you and yours a happy and prosperous new year!

**Don’t wait  
til the last  
minute!**

Thursday, April  
15th is the deadline  
for making your  
2009 IRA  
contributions.  
Come in today to  
increase your  
retirement account!



*Gina N. Williams, CEO*



## *Meet your friendly UAMS Staff*

**Eva Grimmatt**, UAMS Branch Manager. Eva came to UARK in December of 2008 with over 18 years of managerial experience from Pen Air Federal Credit Union in Pensacola, Florida. She has also been a part of the management team for the corporate headquarters of restaurants; Black-eyed Pea, Barnhill's Buffet and Denny's. She loves to spend time with her Yorkie, Dexter and parrot, Uno. Eva enjoys gym time, SHOPPING and sports. Eva's favorite thing about UARK is the relaxed "family" atmosphere with sincere appreciation for others.



Left to right: Ashley Van Dorple, Eva Grimmatt, Tometta Ewell and Matt Henley

**Matt Henley**, Member Service Representative. Before coming to the UAMS Branch in May 2009, Matt owned and operated a dry cleaning business. He has also used his marketing degree as an advisor for State Farm. Matt lives with his lovely wife, Brooke and their two golden doodles; Henley and Huxley. Matt enjoys playing and watching all kinds of sports; especially baseball, football and basketball. Matt's favorite thing about UARK is "the length at which UARK is willing to go to help our members".

**Tometta Ewell**, Member Service Representative. Tometta joined UARK in August 2008 with over 7 years in the financial industry. She served in the U.S. Navy and received her degree from UALR in General Business. Tometta and her husband have six children. She enjoys reading and also writing poems and short stories. Tometta's favorite thing about UARK is getting to know the members.

**Ashley Van Dorple**, Member Service Representative. Ashley is presently working part-time while enrolled at ASU, Beebe and will be transferring to the UAMS campus in August to continue working on her Sonography certification. She loves being outside hiking with her two German Shepherds, Sasha and Thor and also loves playing volleyball and swimming. Ashley's favorite thing about UARK is the "can do" attitude of the staff.

## *Privacy Notice*

UARK Federal Credit Union recognizes the importance of protecting our member's private financial information. This Privacy Policy is intended to inform you of how your credit union treats information that you provide to us. We collect nonpublic information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer reporting agency.

In order for us to serve your account and process your transactions we must share information with our data processing providers. These service providers act on our behalf and have agreed to keep information confidential. We provide the following information to our service providers:

- Member information such as name, address, and account number
- Account information such as type, number, balance and transactions



Other than using your information for day to day operations we do not disclose any nonpublic personal information about our members to anyone, except as permitted by law. We restrict access to nonpublic personal information about you to those employees, officials, agents, and attorneys who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## **New ATM**



## **ATM Information**

We are pleased to announce that UARK Federal Credit Union has added a new ATM for you! UARK's new ATM is located at the Murphy USA gas station on Sixth Street in Fayetteville. (Wal-Mart's gas station) We hope this new ATM will be convenient.

Our Sixth Street ATM will close effective January 1<sup>st</sup>, 2009. This ATM has been in and out of the service the past few years and has proved not to be repairable. The cost to replace or to keep repairing this machine does not justify the cost. Other ATM locations include: Murphy on Sixth Street, the Student Union, and our Garland location.

## 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)686-6419

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### Holiday Closings

Martin Luther King Day– January 18th  
President’s Day– February 15th

UARK wishes you and your family safe and happy holidays!

## Reminder: Dormant Accounts

Keep your account with UARK active, so you do not fall into dormant account status. It is easy to keep your account active, all it takes is an occasional deposit or a withdrawal. To make depositing into your account easier we can set up payroll deduction, and it can be set up with any amount. Call us today to set up payroll deduction and keep your account active.



UARK Federal Credit Union would like to thank you for participating in our 3rd Annual Slipper Drive. We were able to give every resident at the Prairie Grove Medi Home Nursing Home a pair of slippers for Christmas. We appreciate your generosity!!

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## For Sale-By Credit Union

**UARK has a 2009 Jeep Laredo 4X4 for sale. Mileage: 28,204. This Jeep is a great buy and may sell fast. Call Ashlee for more details at 479-521-1159**

