



# HAPPY NEW YEAR

## Break-ups Aren't Always a Bad Thing!

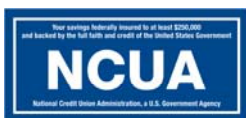


*Commentary from the CEO – Gina Williams*

Folks all over the nation are “breaking up” with their bank and are looking to credit unions for a new relationship. The entire financial industry sat casually by as Bank Transfer Day spawned from one woman venting her anger, on Facebook about Bank of America’s announced debit fee, to a major national movement. Bank of America later rescinded the fee but the waive of media attention had already started an uprising! According to CUNA (Credit Union National Association), the unsolicited press about Credit Unions being the good citizen among the financial sector, resulted in the opening of more than 40,000 accounts on Bank Transfer Day. In the month leading up to that day, more than 650,000 people switched from a bank to a credit union!

UARK has not been exempt from this organic growth. New memberships increased by 151 in October and November compared to the same period in 2010! We are very excited that our friends and neighbors are beginning to recognize the benefits of belonging to a cooperatively-owned credit union verses a profit-driven bank!

Establishing membership is only the first step in realizing the advantages credit unions offer. If you have any type of financial relationship, with a competing institution, that you are ready to “break off”, give UARK a shot! Whether you are unhappy with your bank’s current fee structure, loan rates or overall service, I am confident that you will not regret giving UARK the opportunity to impress you! Call or visit UARK today to discover the credit union difference!



# Miracle Jeans Day– A Big Hit with UARK Select Employer Groups!



Above: Staff members from the City of Fayetteville’s administrative offices go casual for a good cause

On September 14, 2011, many employees at UAMS in Little Rock and employees of the City of Fayetteville broke out of their routine wardrobe and wore jeans and a t-shirt to work! In fact, people all over the nation took part in this casual work day. The event was organized as a fundraiser by the Children’s Miracle Network. The idea behind the event was simple. Businesses across the country purchased ‘Miracle Jeans Day’ t-shirts and then resold them to employees for a minimum donation of \$5. Employees were allowed to “dress down” during midweek when they would normally “dress up” or wear a uniform. All proceeds were donated to the Arkansas Children’s Hospital in Little Rock. From what we hear, many UAMS and City employees enjoyed this fundraiser very much. We would like to thank everyone who participated in making this a very successful event!

# UAMS– New Branch



The UAMS Branch opened its new office on November 8, 2011. The new 1300 square feet office replaces an office three times smaller. It is still located on the ground floor of the Central Building, just down the hall from our ATM machine, in Room G-301. The UAMS Branch office currently serves 3,900+ members. UARK merged with UAMS Federal Credit Union in 1997.

This new space was designed to accommodate growth and help our members meet all their financial needs. If you are in Little Rock stop by and see the new fabulous location.

## Refinance & Get Cash Back

### UARK FCU is ready to put our money where our mouth is!!!

For a limited time only, UARK will pay you a 1% Cash Back Bonus for every approved vehicle loan brought to us from competitors. Not only will you immediately get extra cash in your pocket, with rates starting at 2.99%APR\*, you could continue to save by reducing your interest rate and lowering your monthly payment.



Check out the chart below to see how much you could save.

	Rate	Amount Borrowed	Term	Payment	Interest Savings
<b>UARK FCU</b>	<b>3.99% APR</b>	<b>\$25,000</b>	<b>72</b>	<b>\$391.00</b>	
<b>Other Lender</b>	4.90% APR	\$25,000	72	\$402.00	<b>\$747.35</b>
<b>Other Lender</b>	5.90% APR	\$25,000	72	\$414.00	<b>\$1,580.57</b>
<b>Other Lender</b>	6.90% APR	\$25,000	72	\$425.00	<b>\$2,446.88</b>
<b>Other Lender</b>	7.90% APR	\$25,000	72	\$437.00	<b>\$3,316.65</b>
<b>Other Lender</b>	8.90% APR	\$25,000	72	\$450.00	<b>\$4,183.19</b>

**Refinancing the above loan would not only save you interest but give you \$250 in your pocket!**

To be prequalified for this amazing offer, simply call one of our loan officers and tell them that you want to take advantage of the Cash Back Bonus Offer. UARK loan officers are committed to making this a no-hassle, one-visit transaction. Just have the vehicle information (year, make, model, mileage) along with the current finance company name, phone number and account number when you call. The day you sign papers, is the day you receive your Cash Back Bonus!

\*Annual Percentage Rate (APR). Rates quoted are offered depending on the individual’s credit and key loan characteristics, including but not limited to amount and term. APR based on a loan amount of \$25,000 financed for 36 months with a \$25 Document Preparation Fee. Terms and Conditions apply. Credit subject to approval. Rates and terms subject to change without prior notice. \*\*Loans currently financed at UARK are not eligible for this offer.

## UARK Federal Credit Union

### **Main Office Location**

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

### **UAMS Office Location**

4301 W. Markham Avenue Room G-301  
Little Rock, AR 72205  
(501)686-6419



### Holiday Closings

Martin Luther King, Jr. Day — January 16th  
Presidents' Day — February 20th

## ANNOUNCEMENTS & REMINDERS

### ***Taxes and IRA deadline approaching!***

The deadline for making contributions to your IRA (Individual Retirement Account) for the 2011 tax year is April 16, 2012. If you are interested in starting an IRA, contact Amy or Brandi at (479) 521-1199 today! They can help you determine whether a Traditional or Roth IRA will be the best fit for you.

### ***Thanks for your generosity!***

UARK Federal Credit Union would like to thank everyone for participating in our 5th Annual Slipper Drive. We were able to give every resident at the Prairie Grove Medi Home Nursing Home a pair of slippers for Christmas.

### ***Dormant Account-Fee Change***

Your account is considered dormant after 1 year of inactivity. Once you fall into dormant status, your account will be debited \$1 per month. UARK is also required to submit any abandoned accounts, to the state, through the escheat process. Your account will be in "escheat" after 5 years of no contact. To complete this process UARK will charge a one-time \$50 fee. It is easy to keep your account active. All it takes is a deposit or withdrawal at least once per year. (dividend posting does not qualify as a deposit) To make depositing into your account easier, we can set up payroll deduction for any amount. Call us today to set up payroll deduction and keep your account active.

## Thank You! We Appreciate Your Membership

As 2011 draws to a close, your credit union would like to take a moment to say "thank you" for doing business with us this past year. We recognize you have many choices as to where you conduct your financial business. We thank you for your business and look forward to serving you in 2012 and beyond.

# Mortgages

Are you looking to purchase a home? Wanting to refinance your current mortgage into a lower fixed rate? Now is the perfect time!! UARK's Mortgage Lending Officer has helped several members refinance; over 2 million dollars in 2011. Rates are still extremely low and refinancing now could help you lower your payment and/or pay off quicker. Stop by or call Serena today for rates and terms, 479-521-1169.

# Annual Meeting

It's that time of year again! We would like to invite all members to attend our 47th annual meeting. We will review our financial standings and hold the annual election of the Board of Directors. There will be refreshments and door prize drawings. If you are interested in serving as a volunteer, please call 479-521-1199 and ask for an application.

Where: Clarion Inn Hot  
1255 S. Shiloh Drive  
Fayetteville, AR 72701

When: April 24th, 2012  
Time: 6:30 p.m.

