

UARK's 24-Hour Telephone Response Teller

Use our 24-Hour telephone teller free wherever you go, whenever you like! All you have to do is call 1-800-259-0757 and a special recorded message will lead you through with step by step instructions. With this service you can:

- * Check your account balances
* Review account history
* Verify account deposits
* Verify account withdrawals (including ATM transactions)
* Transfer funds between your accounts
* Make loan payments from your accounts

Do it all with one free call from a touch-tone phone and know that all transactions are safe, secure, and very private. All UARK Members are automatically signed up for this service at the time membership is established. Use you member number and the last four digits of your social security number the first time you access your account.

We recommend you change your pin once you successfully sign in.

Important Notice! We will be holding our Annual Meeting at the Fayetteville Clarion Inn on April 11th at 6:30p.m. If you are interested in running for a position on our Board of Directors please call or stop by any office for an application.

We will be closed on Monday May 29th in observance of Memorial Day.

Member Referral Drive

It really pays to be a Member of UARK FCU

At UARK Federal Credit Union, we know that one of the most effective ways to grow is through the power of "word of mouth," referrals. We are putting that theory to the test with a Membership Referral Drive. Refer a new member to us and we will send you a \$20 Visa Gift Card! All the new member has to do is open a new share draft/checking account and establish direct deposit! Once the account has been open for 60 days and direct deposit is being received, we will mail you the gift card!

Interested? To refer a member, cut out the member referral coupon below and give it to your friends, family and co-workers. (You may make copies). Membership eligibility is required and the new member must be 18 or older.

It's as simple as 1,2,3!

- 1 Complete this form.
2 Tell your friends and family members about UARK FCU
3 Have your friend or family member present this coupon at the time they join UARK and open a savings account, a checking account and sign up for direct deposit.

Current Member (please complete this section)

Name
Address
City State Zip
Your Telephone Number

Person Being Referred (please complete this section)

Name

Please present this coupon when you open your accounts.

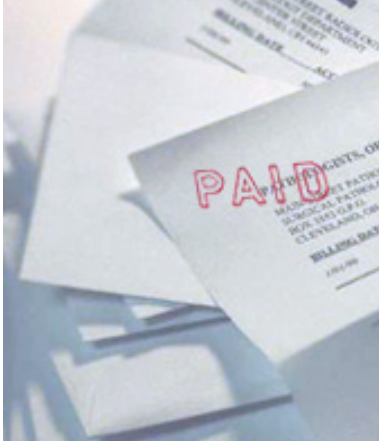
This offer expires June 30, 2006

Clean Out Those Closets!

UARK Federal Credit Union will be collecting “good” women’s professional clothing for donation to the Fayetteville Women’s Shelter. The clothing will be used to assist women entering or re-entering the job market. All types of business attire are needed...clothing, purses, belts, jewelry, brief cases, etc.

Donations will be accepted throughout the month of April.

Debt out of control? We can Help.



Glenda* has a problem. She owes \$1,245.32 on a credit card, \$5,780.98 on her car loan, \$60 to the piano teacher (hasn’t paid for 4 weeks), is past due on her rent and will soon owe \$1,500 for furniture that she “didn’t need to pay for until May 2006” – which is coming fast. Glenda is in debt and out of control. But believe it or not, we help the Glendas of this world find debt relief through a

consolidation loan, everyday!

A consolidation loan is usually an unsecured loan in the amount of your outstanding debt. In Glenda’s case, that would be \$8,763.30 (including the upcoming debt of the

furniture). With a consolidation loan, the proceeds are not given directly to you. Instead, UARK pays off your outstanding debt directly with your creditors. Now, you have just one monthly payment and generally at a lower rate of interest than many of the debts you owe. This puts you in a much better position to structure your budget and control your finances – not to mention save on interest and fees that you would have paid to multiple creditors.

Here are the benefits often associated with a consolidation loan:

1. Lower monthly payments: Often one or more of your outstanding debts is at a relatively high interest rate; such as credit cards. With a consolidation loan, these debts are paid off and you now carry the debt at a lower interest rate and, of course, a lower payment.
2. Simplify your life. With a consolidation loan, you have just one monthly payment to make. This is easier to budget for and easier to remember than many smaller debts. This change alone can reduce the stress associated with owing “everybody” money.
3. Restructure the debt. With a consolidation loan you can often extend the term of the loan allowing you to make smaller payments. If your financial situation improves, you can pay off the loan or make principle payments at any time, without penalty.
4. Leverage the equity in your home to save even more: In our example, Glenda does not own a home. But if you do, consider using the equity in your home to secure your consolidated debt. This will generally result in an even lower interest rate and the mortgage interest may qualify as a tax deduction.

Almost everyone carries debt at some point in their lives to achieve their financial goals. If you are carrying debt and feeling overwhelmed by it, please call us today at 1-800-499-8328. As we did for Glenda, we can almost certainly help you manage your debt more effectively.

(*Glenda is a fictitious character and not based on any one individual.)

Internet/E-Mail Fraud Alerts



Recently, there have been multiple e-mail fraud attempts, known as "Phishing" Schemes. These e-mails are usually sent to the general public some of which are credit union members. The e-mails appear to be from the National Credit Union Administration (NCUA). These fraudulent emails ask the recipient to click on a link to verify their credit union account information. If the recipient proceeds to do so, the link directs to a fraudulent website and asks for additional personal information, including Personal Identification Numbers (PIN).

NCUA does not ask credit union members for such personal information. Anyone who receives an e-mail that appears to be from NCUA should consider it to be a fraudulent attempt to obtain personal account data for an illegal purpose; never follow the instructions in the e-mail.

If you responded to such an e-mail, and provided any confidential account information, please notify your credit union immediately. You should also change your account's PIN, and take any additional action recommended by your credit union to protect your account.

If you feel that you have received a fraudulent phishing e-mail from NCUA please forward the entire e-mail message to Phishing@ncua.gov.

Additionally, you can file formal complaints concerning any suspected fraudulent e-mail with the Internet Fraud Complaint Center (IFCC) at ncua@ic3.gov. The IFCC is a partnership between the Federal Bureau of Investigation, and the National White Collar Crime Center.



**We are now offering Silver Dollar City ,
Celebration City and White Water Tickets!**

**All new this year, we have a
3 Park, All-City Season Pass!
Tickets are available at the Fayetteville office.**

Please choose "Credit" with your Visa Check Card

Use the VISA Check Card to access your checking account without the hassle of writing a check. The check card looks like a credit card, but works like a check. The purchase or withdrawal amount will be drafted directly from your account. We ask that you please use the "credit" option when paying at merchants. Using the credit option, reduces the Credit Union's expense to process the transaction. This savings comes back to you in the form of lower cost services and higher dividends! Sometimes when you swipe your card, a number key pad automatically pops up asking you to enter your PIN. When this happens, simply push CANCEL and the keypad will then display both the Credit and Debit options. Simply push CREDIT, then sign and go!

When using your VISA Check Card at an ATM, it will be necessary to enter your PIN.

The VISA Check Card gives you access to ATMs around the globe. If you do not already have a VISA Check Card, contact our Member Service Department to find out how to obtain yours today!
Some credit qualifications apply.

A Message from the President

I would like to personally thank you, the membership of UARK Federal Credit Union, for contributing to the continued success of your credit union by allowing us to serve your financial needs.

Today's credit unions face many new challenges such as assisting members with their preparedness to avoid predatory lending institutions and identity theft through newer tactics like internet phishing schemes. No doubt credit unions will continue to be met with new challenges. While we are rising to meet these challenges, we will continue to focus on our most important goals; to continually provide our members with exceptional service, to support our community and to be the preferred financial resource of our membership.

I am very proud of the hard work and dedication of UARK'S Board of Directors and staff in keeping our credit union's core values to the forefront of every decision and strategy developed to meet these challenges. Through this hard work and dedication and through the loyalty of the membership, UARK continues to be in a position to offer some of the highest quality services at excellent values to our membership. In 2005, we introduced an internet loan application and VISA gift cards as added conveniences. Members also took advantage of some of the best loan rates available in our market and continue to do so today. Additional services to watch for in 2006 include the ability to view checks on line via Virtual Branch and a new and improved web site.

As always, please contact us with any recommendations for improvement or added services and please never hesitate to call with questions or concerns. Again, on behalf of the directors and staff, we appreciate your contribution to the overall success of your credit union; after all, we are members too!

Sincerely,

Gina N. Williams
President & CEO

Our Privacy Policy

The following privacy principles were established to maintain the security, integrity and confidentiality of your personal financial information.

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.



We do not disclose any nonpublic personal information about our members and former 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.