



Special points of interest:

- UARK's loan interest rates continue to average 1.5% below other local financial institutions. Based on surveys from Ratewatch.
- UARK offers certificate specials with as little as a \$500 deposit! Check our website for the current rate special.

Online check images now available!

Members wanting to view a copy of a cleared check no longer have to call the credit union. First log on to Virtual Branch. If your check has cleared, then the check number will appear in blue as an underlined link. Just click on the check number and another window will open and display the front and back of your cleared check. All checks will be available for viewing one business day after they clear your account.

Summer Vacation Checklist

Summer is here, and it's time to start planning that long overdue vacation. Before you pack your bags, be sure to include a visit to UARK FCU on your checklist of things to do. Take a look at the wide variety of products and services UARK has to offer to help make your vacation a relaxing one:

Direct Deposit— No need to worry about how to deposit your paycheck. With direct deposit, your money is automatically deposited into your account.

Visa Credit Card— Take your VISA Credit Card with

you for all your travel expense needs.

Visa Check Card— You don't have to carry cash when you have a VISA Check Card. It allows you to access the money in your Share Draft Checking Account anywhere you see the VISA symbol.

Contact the credit union for more information about any of these products and services. Then relax and enjoy your vacation knowing you can manage your money even while you're away!



Your IRA is Now Insured for up to \$250,000!

As of April 1, 2006, the deposit insurance on your UARK Roth or Traditional IRA has increased from \$100,000 to \$250,000. What does this mean? You can safely invest even more money in a federally insured

IRA account at UARK. You have several investment options, from a liquid IRA savings account to longer term and higher rate, Share Certificates ranging from twelve to thirty-six months. IRA accounts are

insured separately from your individual accounts. For more information on opening an IRA at UARK, call a Member Services Representative or go online to www.uarkfcu.com.

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

Check out our new website! Tell us what you think on our online Member Survey.

www.uarkfcu.com

Holiday Closings

Tuesday July 4th Independence Day
Monday September 4th Labor Day

UARK wishes you and your family safe and happy holiday celebrations.



Cars damaged by flooding after hurricanes Katrina, Rita and Wilma – many of which should have been scrapped or sold for parts – are being shipped to area states to be sold in the used-car market. It's estimated that more than a half a million vehicles were affected by flooding, and unscrupulous dealers and auto salvage firms have been buying, cleaning up and selling the cars without disclosing the damage.

Although a vehicle may look fine on the surface, water damage can cause ongoing problems. It can ruin electronics, contaminate lubricants, threaten mechanical systems and compromise safety equipment such as anti-lock brakes and airbags. The smell of mold and mildew

may never go away.

If you're in the market for a used car, protect yourself with these steps:

- **Research the vehicle's history.** If you have the vehicle identification number (VIN), you can check it out online at www.carfax.com**
- **Inspect the car.** Look for a high-water mark on the engine block or radiator as well as rust and corrosion on wires and other components. Also check for evidence of dried mud in areas that are hard to clean, such as the spare tire wheel well.
- **Take the smell test.** Be suspicious if it smells like mold or mildew, or if it has

been heavily dosed with air fresheners, which can mask odors temporarily.

- **Ask a professional.** Consider having a qualified mechanic inspect the car.
- **Get it in writing.** Ask the seller to certify that the car was not flood-damaged or salvaged.

Rely on Your Credit Union
For 40 years, UARK has been helping its members make the most of their finances. We offer several car-buying resources that can help you research new and used vehicles and protect you from unknowingly buying a flood-damaged car.

** Web site provided for information only. No endorsement is implied.

New Board Members Elected at our 41st Annual Meeting.

UARK held its annual business meeting and election of board members on April 11 at the Clarion Inn in Fayetteville. Three officials were elected: Tom Rufer was reelected to serve an additional three year term, Myria Allen and Andrea Foren were both newly elected to the board for three year terms.

UARK wants to congratulate the new board members and thank all of the nominees for taking the time to run.

Give the Perfect Gift

A VISA Gift Card is the perfect gift for every occasion and they're available at your Credit Union. With a VISA Gift Card you no longer have to be limited by your time constraints or the difficult and sometimes impossible task of matching a gift, a person and an occasion. It's the gift that allows you to give someone exactly what they wanted from where they wanted it, and it's always the perfect size, color and style.

Beware of a Wave of Flood-Damaged Cars