



**WELCOME
NEW
EMPLOYEE
WORK
GROUPS**

**WORLD
GYM**

**OZARK
NATURAL
FOODS**

**ARKANSAS
SPAS,
POOLS &
MORE**

Attention All Members! Security Update!

UARK is currently in the process of collecting and updating information for all members. We are updating contact information, identity information (such as new driver's license numbers) and establishing passwords for your protection.

Establishing a password may enable you to participate in a fraud monitoring system for certain account services. For example, Falcon Fraud Manager will alert you and the credit union if your VISA check card is suddenly used out-of-state or used for unusually large purchases. This gives you the ability to recognize potential fraud much sooner and can reduce potential losses for both you and the credit union.

UARK also wants to remind you to keep your beneficiary designations updated to protect your assets in the event of a tragedy. Too often funds are held in probate causing additional grief for the family. The process of disbursing funds does not have to be a burden to your loved ones if your intent is made known and properly arranged for ahead of time.

Don't Forget!

Immediate family members are also eligible for credit union membership

www.uarkfcu.com

CELEBRATE INTERNATIONAL CREDIT UNION DAY

WITH US

**THURSDAY, OCTOBER 18TH
CAKE AND PUNCH WILL BE SERVED**



WHY NOT READ YOUR NEWSLETTER ONLINE?

Get your OUTLOOK newsletter by email so you can read it on your computer at your convenience. Simply send us an email at judy@uarkfcu.com with the word “newsletter” as the subject line. We will include you with the many members who receive an electronic version of our quarterly OUTLOOK.



Get your VISA information with eZCardInfo

You can now make your VISA payment on UARK’s website. Click on the “Get you VISA information with eZCardInfo.” This will redirect you to their website. You will need to set up an account for first time users. Then you can select the option for “pay bill online.” You can also view recent transactions and statements.

Roasted Pumpkin Seeds

1 small pumpkin
2 tbsp. vegetable oil
Salt

Use an ice-cream scoop to remove the seeds from the pumpkin and transfer them to a large bowl. Now for the tough part: Separate the seeds from the pumpkin fiber (this is a messy job that you should do outside). To make the process a little easier, fill the bowl with water and let the pumpkin seeds soak. Have a bowl of clean water nearby and a colander, too.

Preheat the oven to 300 degrees. Toss the rinsed pumpkin seeds into a smaller bowl, drizzle with the oil, and sprinkle with salt. Spread the seeds on a cookie sheet and bake for 30 to 40 minutes, or until slightly brown.



Why do I need to use the Credit side of my UARK Debit card?

The Difference Between "Debit" and "Credit"

Debit - If you choose "debit" at the register, the transaction is processed through the ATM network and you must use a personal identification number (PIN). The fees on this type of transaction are higher and can be passed on to the member. You also lose all rights to dispute the purchase. If the product you purchased was defective or not what you expected, you may not get immediate satisfaction from the company. You have NO recourse.

Credit - If you choose "credit" at the register, the transaction is processed through the VISA® network. This actually helps your credit union and all UARK members because VISA® transactions are more efficient and less costly than ATM transactions. You have also protected yourself if the product you purchased was defective or not what you expected. Tell the cashier you want to use your card as "credit" or pressing cancel on the screen will sometimes display the credit option.

-----Cut along dotted line-----



HOLIDAY SKIP A PAY*

If you have been faithfully making your loan payments with UARK, skip a payment and make this holiday season special with extra spending money.

I am enclosing a check for \$25.00 for each loan skipped ()

Please debit my account \$25.00 for each loan skipped ()

Please add \$25.00 to the end of each loan skipped ()

Member # _____

Loan# _____

Loan# _____

Member Signature

Date

*Must have no past due payments within the last 6 months. May only utilize Skip a payment once every 12 months. Does not apply to VISA or mortgage loans.

Meet your friendly UARK Lending Staff

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 Closings

Veteran's Day - November 12th

Thanksgiving Day - November 22nd

Christmas Day - December 25th

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



Left to Right Standing: Sarah McCue, Lisa McNeel
Left to Right Seated: Mike Depietropolo, Angel Matthews

Sarah McCue, Administrative Assistant. Sarah has been with UARK since January, 1998. Sarah has experience in almost all functions inside the credit union and uses her knowledge to assist the Loan and Operations Departments.

Lisa McNeel, Senior Lender. Lisa has been Senior Lender at UARK since November, 2003. Lisa's career began in 1989 and she has worked at credit unions in Colorado, California and Arkansas. Lisa is a real estate and consumer lender.

Mike Depietropolo, Loan Officer II. Mike joined UARK as a member service rep in December, 2005. He promoted to loan officer in July, 2006. Mike is a consumer lender.

Angel Matthews, Loan Department Manager. Angel joined UARK as Loan Manager in June, 2007. Angel has fifteen years experience in retail banking & lending, wholesale lending and secondary market mortgage. Angel is a real estate and consumer lender.

In 2007, Your MI Premiums May Be Deductible from Your Federal Income Taxes!

*Homeowners with adjusted gross incomes of \$100,000 or less will be eligible to deduct 100% of their 2007 mortgage insurance premium payments allocable to this tax year.

*Deductions are phased out at 10% increments for homeowners with adjusted gross incomes between \$100,000 and \$109,000