



Certificate Specials!

**10 Month @
5.38% APY**

*\$500 minimum to
purchase*

**14 Month @
5.64 APY**

*\$10,000 minimum to
purchase*

**The 2007 Federal Income
Tax Deadline is
April 16th 2007**

**April 15th falls on a Sun-
day in 2007 so you have
one additional day to get
your 2006 IRA contribu-
tion in by the tax filing
deadline!**



Financial Resolutions: A Great Way to Start 2007!

"I will reduce my credit card debt!"

"I will open or add to my IRA."

"I will start to save regularly."

Do one or more of these New Year's resolutions sound familiar? UARK Federal can help you start the New Year off fiscally fit! If this is your mission... it's ours too!

Reduce Debt, Use Credit Wisely

There are good reasons to make 2007 the year you reduce credit card balances and any other high interest debt. Interest rates have been on the rise. So if you have any credit cards with variable rates, more of your payment will be going to finance charges and less to paying down the bal-

ance. UARK offers great options for consolidating loans.

A home equity loan or line of credit could be a better solution. In addition to crunching several debts into one payment, you may be able to deduct the interest from your taxes.



Open or Add to an IRA

It makes great sense to start saving for retirement as early as possible. With the magic of tax-free, compounding dividends, 30 to 40 years of annual contributions of \$2,000 to \$4,000 will add up to hundreds of thousands of dollars at retirement. You may also make contributions for the 2006 tax year by April 15th. Best of all, there are no set up or monthly fees!

UARK Federal Credit Union

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

Keep Us Posted!

If you plan on moving or have recently moved, please remember to notify the credit union with your new address and phone number.

Holiday Closings

Monday, Jan. 1st New Years Day
Monday, Jan. 15th MLK's Birthday
Monday, Feb. 19th President's Day

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

Save Money Automatically

One of the favorite chants of financial advisors everywhere is: "pay yourself first." Before you pay your bills or buy anything new, simply take a fixed amount from your paycheck and put it into your savings and/or investment accounts. It's easy. At UARK, we'll help you set up payroll deduction or an automatic transfer from your UARK checking account.

Once you have saved \$500, invest your money in certificates. UARK offers relatively short term certificates with amazing rates. It's a great way to make your money work a little harder for you.

Regulation D Fee Notice

Beginning January 1st, 2007, UARK will implement a fee for \$1 for each electronic item clearing a regular share account after six free. UARK is taking this action in an effort to comply with Federal Regulation D which pertains to the use of non-transactional accounts (regular shares) as transactional accounts (share draft accounts). If you generally need more than six electronic transactions from your regular share account (non-transactional by definition) per month, we recommend that you open a checking account (transactional by definition). UARK's share draft (checking account) permits unlimited electronic and draft clearing.

PRIVACY NOTICE

UARK Federal Credit Union is committed to meeting the financial needs of its members. To meet this commitment, UARK must, at times, gather non-public information from the following sources:

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

To ensure that member privacy is protected, UARK Federal Credit Union vows:

1. To collect only personal information necessary to conduct member business.
2. To maintain physical, electronic and procedural safeguards that comply with federal regulations to protect your non-public personal information.
3. To allow access to one's own information for review, update and/or correction.
4. To only share information to those employees, agents, and attorneys who need the information to provide products and services to you.

To not disclose any non-public personal information about our members and former members to anyone, except as permitted by law.

