



**WELCOME
NEW
EMPLOYEE
WORK
GROUPS**

Eureka Pizza

**The Eye
Center**

**Salon
Professionals**

Time is Running Out!

April 15, 2008 is the deadline for making your 2007 IRA contributions. Don't miss your opportunity to build a more comfortable retirement!



Christmas leave you a little short on cash?



If your Christmas spending left you a little short on funds, consider the following process to help you build your savings account.

Make a list of financial goals. Carry it with you to give you extra will power in weak moments. Ask yourself: Do you really need what you're about to buy? Will it shortchange your goals?

Control emotional spending. Get a handle on why you buy, so you can avoid spending splurges that are based on emotional needs, such as depression or boredom. Instead, find outlets besides spending money at the mall to satisfy your emotional cravings.

Limit your weekly discretionary spending. Settle on a weekly spending amount that fits into your budget. Make a cash withdrawal on Monday, and do not make another one

until next Monday. Not only will you have set spending limitations, it may even be more difficult to part with the cash than with credit cards or checks.

Hide it before you can spend it. Out of sight, out of mind. Have a portion of each paycheck automatically transferred to a savings at your credit union.

Make a meal plan. Stock up so you can eat at home. Pre

pare your menu before heading to the grocery store, then stick to your list. Clip coupons, buy store brands and comparison shop whenever possible.

Eliminate hidden fees that are undermining your savings plan, such as expenses that banks charge you just to have an account. UARK's savings and Christmas club accounts offer no monthly fees + free online banking along with many other money-saving benefits.

Don't Forget!

Immediate family members are also eligible for credit union membership



UARK Federal Credit Union

Main office location
1025 N. Garland Avenue
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(479)521-1199

UAMS Office
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Holiday Closings

New Year's Day January 1st
MLK, Jr. Day January 21st
President's Day February 18th



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

Introducing..... ARCUSO

(Arkansas Credit Union Service Organization)

UARK is pleased to announce its partnership with twenty-nine other Arkansas credit unions to bring you ARCUSO.

ARCUSO is an indirect lending program connected to participating dealerships that allows members to finance vehicles with their credit union anytime the dealerships are open. This means that the next time you make the decision to buy a car, even if it happens to be at 8:00 p.m. on a Saturday evening, you can still finance with UARK. This will eliminate the need to take a higher rate at the dealership and repeat the paperwork to refinance the vehicle for a lower rate later.

So, the next time you're shopping for a vehicle, be sure to tell your dealer that you are a member of UARK Federal Credit Union and want to finance your vehicle with us!

Also, be sure to watch our website at www.uarkfcu.com for an updated list of participating dealers.

Pay your VISA bill online

You can check your UARK VISA Credit Card balance, make your payment, and view transaction history from UARK's website. Go to www.uarkfcu.com and click on the **Get your VISA information with EZcard info**. This will direct you to their website. First time users will need to set up an account. Then you can select option for "pay bill online".

