

Welcome Washington County Employees!

We are proud to announce the addition of Washington County to our list of Select Employee Groups. Any employee of Washington County is now eligible for all credit union benefits.

It's *not too late* to contribute to your IRA

Did you know UARK Federal Credit Union offers flexibility in your retirement planning? Individual Retirement Accounts (IRAs) are a smart investment in your future. If you're looking for an additional tax deduction, talk to your tax preparer, an IRA contribution may be the perfect option. Contributions can be made for the tax year 2005 until April 15th 2006. Individuals may contribute up to \$4000.00. If you are over 50 you can contribute up to \$4500.00 for 2005 and \$5000.00 for 2006. The IRA Share Account helps you save for retirement with the ease of passbook savings. Deposits can be made any time, and payroll deduction deposits make it even easier! As your retirement funds grow, you can lock in a higher rate of return with an IRA CD. IRA CDs are available for lump sum deposits of \$500.00 or more.

What?...My Check Card was Declined! But I Just Made a Deposit!



Has this ever happened to you? You have a list of errands a mile long. Stop by the credit union and make a deposit into your checking account. Go to the grocery store and stock up on groceries for the week. Fill the car up with gas. Pick up clothes from the cleaners. Everything is going along smoothly until you use your VISA Check card to pay for the purchases, DECLINED...but you just made a deposit!

As wonderful as technology is, there are still times when it seems so slow. When you make a deposit into your credit union checking account, your new balance is not automatically updated to the merchants accepting VISA or the ATMs. The credit union has to electronically transmit those balances. Deposits are made all during the day at the credit union and transmitting this information every time a deposit is made is impossible. UARK Federal Credit Union transmits balance information (positive balance is the term used) after all electronic activity has posted each night. This usually happens around midnight. After positive balance is sent, it still takes about two hours for that information to be received and updated at the merchants and ATMs. So while your money is always available to you at the credit union, immediate use of funds at merchants who accept VISA will not be available until the next day.



Under Construction

As you may already be aware, we have temporarily relocated our UALR Branch Office. Stabler Hall, where we were located, will be undergoing renovations soon. Construction is set to begin January 2006 and is estimated to be completed in August, 2006. We are

planning to reoccupy the space in Stabler Hall once renovations are complete. During these eight months, we will continue to serve you from our UAMS Branch and via electronic means. Our UAMS Branch is located inside the UAMS Hospital at 4301 W. Markham. The room number is G-112. The telephone number is (501) 686-6419. If you do not already have electronic account access and are interested, please give one of our Member Service Representatives a call at (501) 569-8262 or 1-800-499-8328. They will be happy to explain our various electronic services and help you select the one(s) that best suit your needs.

We truly appreciate your patience during this interim period and we thank you for choosing UARK Federal Credit Union as your primary financial institution.

Thank You

We appreciate your membership

As 2005 draws to a close, your credit union would like to take a moment to say a big "thank you" for doing business with us this past year. We recognize that when it comes to financial services, you have many choices as to where you do your business. You've stuck with us because you understand that your credit union is the better deal – we operate not-for-profit, but for the benefit of our members. We thank you for your business and look forward to continue serving you in 2006 and beyond.



International Credit Union Day Coloring contest winners!

Thank you to all the children who submitted entries in our International Credit Union Day Coloring Contest! A \$25 cash prize was awarded to one winner in each of these four age categories: 1-3, 4-6, 7-9, 10-12.

Morgan Braswell was winner in the 1-3 age group
Kathryn Apple was winner in the 4-6 age group
Elizabeth Sheeler was winner in the 7-9 age group
Ailsa McCartney was winner in the 10-12 age group

Congratulations to all the winners!

HOLIDAY SCHEDULE

New Year's Day
January 2nd

Birthday of Martin Luther
King, Jr.
January 16th

Washington's Birthday
February 21st

UARK wishes you a safe and happy holiday. We will be closed in observance of these Federal Holidays.