



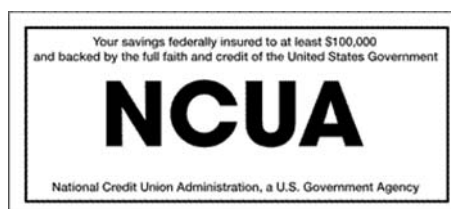
Understanding NCUA Share Insurance Coverage

Just watching the news can make you wonder how safe deposits held in financial institutions really are these days. UARK Federal Credit Union welcomes questions about NCUA Share Insurance. We want our membership to fully understand how you can ensure that all of your funds are safe.

The key point for most members to remember, is that if you have no more than \$100,000 in all your accounts at the credit union (whether savings accounts, certificates, a share draft checking account, and so forth), sleep soundly – all your funds are covered by federal share insurance.

If you have more than \$100,000 at the credit union, there is much more federal insurance coverage available, depending on how you have set up the ownership structure and possible beneficiaries of your accounts. Regardless of what other funds you have at the credit union, money held in your Individual Retirement Accounts (IRAs) – traditional and Roth at the credit union – is separately insured from any other accounts up to \$250,000.

What is federal insurance? You'll see an insurance sign at the credit union with the big letters "NCUA, National Credit Union Administration, a U.S. Government Agency." The insurance sign says, "Your savings are federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government." The insurance funds are held by the U.S. Treasury, and they cannot be used for any other purpose. To learn more about the ownership structure of your accounts and how to increase your insurance coverage, please call UARK at 1-800-499-8328 and ask for a full NCUA insurance brochure. You can also access the information on the web at www.ncua.gov/shareinsurance.



Everyday criminals think up new and deceptive ways to scam individuals. Do not panic; we are here to help you!



Fraud Alert– Fake Check Scams

Fake check scams are circulating and can leave you owing money. If someone has sent you a cashiers check or a regular check for more than the amount you requested, and wants you to wire the excess back; most likely it is a scam. If you receive an offer like this, DO NOT send the money back. Another type of scam is in the form of “you’re a winner.” If you receive this type of e-mail or mail and you did not apply for anything, it is probably a scam. Remember: some checks are such good fakes even financial institutions can have trouble telling the difference. Often large checks are placed on hold, but sometimes it takes longer than the hold to discover the check is fake. To make sure the check is not fraudulent, leave the funds in your account until you are sure the check has cleared its bank. If you receive a check that you suspect could be fraudulent; have it investigated. For further assistance contact your credit union or the National Consumers League's Fraud Center at www.fraud.org.



Fraud Alert- Mortgage Fraud

The FBI is aware of new mortgage schemes. This fraud usually targets individuals who are having financial difficulties. The thief will contact you through e-mail, phone, or other solicitation and tell you he or she can get you out debt for a one time fee. All they do is take your money and leave you in debt. Also, beware of anyone asking you to sign over your deed. Thieves will offer to get you out of mortgage debt for a small fee. What they will do is take your fee and sometimes even attempt to sell your house out from under you. So how do you protect yourself and your home? Get referrals for real estate and mortgage professionals, do your own research, beware of no-money-down offers, do not make false statements on a loan application, and never sign a blank document. If you are having trouble, let your credit union know. Let us see if we can help you. Remember: If something sounds to good to be true; it probably is.

2nd Annual Slipper Drive

Last year we received donations of slippers for Medi Home Nursing Home; located in Prairie Grove. We were able to give every resident a new pair of slippers as a Christmas surprise. We would like to help again. There are 54 residents at Medi Home, and with your help we can provide all of them with a new pair of slippers. If you would like to help; starting in November you can visit our Garland branch to receive the name and size of a resident. Thank you for your help and generosity.



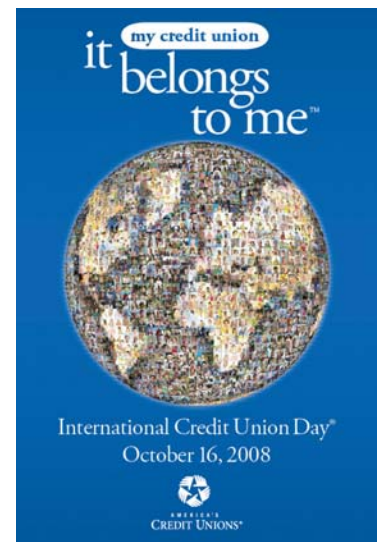
ATM Added for Our Members:

Everyday, UARK works to provide services for our members. We have added a new ATM for you! The ATM is located at the Murphy USA gas station on Sixth Street in Fayetteville. (Wal-Mart's gas station) We hope this new ATM will be convenient!

My Credit Union-it Belongs to Me!

More than 170 million members in 97 countries belong to credit unions. Thanks to member loyalty and pride in ownership, members demonstrate the true cooperative spirit of the credit union movement. Join members from all over the world in celebrating our history on International Credit Union day.

International Credit Union Day will be on Thursday, October 16, 2008. Visit your branch to enjoy refreshments and help us celebrate our Credit Union.



UARK Federal Credit Union

Main Office Location
1025 N. Garland Avenue
Fayetteville, AR 72702
(479)521-1199

UAMS Office
4301 W. Markham Avenue Slot 534
Little Rock, AR 72205
(501)686-6418

Holiday Closings

Columbus Day– October 13th

Veterans' Day– November 11th

Thanksgiving Day– November 27th

Christmas Day– December 25th

UARK wishes you and your family safe and
happy holidays!!

*Ashlee McCue is UARK's new Electronic
Operations Officer! She will continue to serve as
Collections Manager. If you have any questions
regarding the following services please contact Ashlee
at 479-521-1159, 479-521-1199,*

or 800-499-8328:

** ACH/Debit/Share Draft Clearing*

**ATM's*

**Ordering of ATM or Debit Cards*

**Wires*

**Past due loans & negative balance accounts*

**This season, the ultimate NFL experience
could be in the cards.**

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could be in the cards.** Imagine hanging
with a NFL player at Super Bowl XLIII, the
2009 NFL Pro Bowl, and a 2009 NFL Playoff
game! Find out more about the 2008 Visa®
Inside Pass NFL promotion by dropping into
your nearest UARK Federal Credit Union
branch or visiting visa.com/NFL through
December 31, 2008.

