



Your deposits are insured up to \$250,000 or more depending on ownership and beneficiary designations.

*A message from your CEO.....*

From the beginning, credit unions have sought to keep people financially independent by helping them to learn the prudence of saving and wise borrowing. This goal, matched with the democratic structure of a volunteer member-elected board of directors, has proven to be an advantage for consumers throughout history. Depending on your age, you may or may not recall the economic crisis of the 40's or early 80's. The point is... this is not the first time our government has stepped in to rescue a distressed financial industry. What has exempted credit unions from these periods of financial peril? I believe the answer lies within the credit union's basic business model.

Credit unions began as an idealistic, yet practical experiment. The concept was simple; members pool their savings and lend to each other at very reasonable rates. Today, credit unions have evolved into sophisticated full-service financial institutions, yet their initial mission of "people helping people" by offering affordable services has not changed. Credit unions work for the membership's best interest, not for the interest of a few stockholders. This difference is in direct contrast to the business strategies of those entities that have contributed to the most-recent economic meltdown. Credit unions have the same opportunity, as other financial institutions to generate revenue off of risky investments, sub-prime lending and by charging excessive fees for services but credit unions choose not to. This would not be consistent with the credit union mission. These unclaimed opportunities save millions of credit union members worldwide a substantial amount of expense. I shudder to think about the sort of monopoly the financial industry would impose without credit unions.

It has always been difficult for anyone to deny the benefit of credit unions and now the opposition is all but mute. No other business model has proven to be such a stable and helpful partner for consumers during difficult times. As always, UARK Federal Credit Union encourages any member in need of financial assistance to contact us. We are here to help!

Sincerely,

*Gina N. Williams*

Gina N. Williams, CEO



## UARK Federal Credit Union

*Main Office Location*  
1025 N. Garland Avenue  
Fayetteville, AR 72702

*UAMS Office*  
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Little Rock, AR 72205  
(501)686-6418

### Holiday Closings

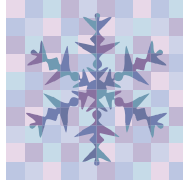
Martin Luther King Day—January 19th

Presidents' Day—February 16th

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

## REMINDER-Dormant Accounts

Keep your account with UARK active, so you do not fall into dormant account status. It is easy to keep your account active, all it takes is an occasional deposit or a withdrawal. To make depositing into your account easier we can set up payroll deduction, and it can be set up with any amount. Call us today to set up payroll deduction and keep your account active.



### Don't wait till the last minute!

Wednesday, April 15th is the deadline for making your 2008 tax contributions. Come in today to increase your retirement account!

### Your opinion counts!

In fact, our members' needs and wishes drive UARK'S product and service offerings. Your opinions are the true measure of our credit union's success. Please take time to fill out our online survey at [www.uarkfcu.com](http://www.uarkfcu.com). We appreciate your input!

# Privacy Notice

UARK Federal Credit Union recognizes the importance of protecting our member's private financial information. This Privacy Policy is intended to inform you of how your credit union treats information that you provide to us. We collect nonpublic information about you 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.

In order for us to serve your account and process your transactions we must share information with our data processing providers. These service providers act on our behalf and have agreed to keep information confidential. We provide the following information to our service providers:

- Member information such as; name, address, and account number.
- Account information such as; type, number, balance and transactions.

Other than using your information for day to day operations we do not disclose any nonpublic personal information about our members to anyone, except as permitted by law. We restrict access to nonpublic personal information about you to those employees, officials, agents, and attorneys who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Helpful hints:

- We do not ask for personal/private information via e-mail
- Our Federal Regulators will not contact you and/or ask you for personal information

