



# Annual Meeting

It's that time of year again!! We would like to invite all members to attend our 44th annual meeting. We will review our financial standings and hold the annual election of the Board of Directors. There will be refreshments and door prize drawings.

Where: Cosmopolitan Hotel

When: April 14th, 2009

70 N. East Ave.

Time: 6:30 p.m.

Fayetteville, AR 72701



### *Teach your kids about the Magic of Saving!*



Children are never too young to start learning the important habit of saving. Now is the perfect time to get them started. April 19-25th is National Youth Week at credit union's all across the nation. To help get your children (infant-18yrs) to start saving, we will donate the \$5 minimum deposit\* required to establish membership. We will also hold a drawing for a \$50 gift card to Toys-R-Us or a \$50 deposit into a savings account. There are two ways to enter: just open an account with your child or fill out the form below and mail it in. We hope to see you and your children during Youth Week!

\*The account must remain open for one year. If you close the account before one year, the \$5 deposit will be revoked.

-----Cut along dotted line-----

### Youth Week Drawing

Enter to win either a \$50 gift card to Toys-R-Us or a \$50 deposit into your savings account. Must be 18 or younger and meet membership requirements



Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

### *Fee Schedule— Effective May 10, 2009*

#### SHARE ACCOUNT FEES

Early Closing-within 6 months	\$5.00
Excessive Withdrawal	\$2.00/Each after three (3) Per month
Excessive Electronic Withdrawal	\$1.00/Each after six (6) per month

#### CHRISTMAS CLUB & SUMMER SAVER

Early Withdrawal	\$5.00/Transaction
------------------	--------------------

#### CHECKING ACCOUNT FEES

Share Overdraft	\$5.00/Day
Insufficient Funds Check/ ACH	\$25.00/Item returned
	\$25.00/Item paid
Stop Payment	\$25.00/Request
Check Printing	Prices vary depending upon style
Premier Checking Minimum Balance	\$5.00/Month if minimum balance is not maintained
Check Photocopy	\$3.00/item
ACH Stop Payment	\$25.00/Item
Negative Balance	\$1.50/Day
Temporary Checks (after first eight (8) free)	\$1.00/page of four

#### ELECTRONIC FUNDS TRANSFER FEES

ATM Network	\$1.00/foreign ATM
Bill Payment Service	\$7.00/Month

#### **LOANS**

Document Preparation Fee (Funded Consumer loans)	\$25.00
---	---------

#### OTHER SERVICE FEES (APPLICABLE TO ALL ACCOUNTS)

Account Research	\$15.00/Hour
Statement Copy	\$1.00/Monthly Statement
Wire Transfer Domestic	\$15.00
Wire Transfer International	\$40.00
Recall or trace wire	\$25.00
Certified Check	\$2.00/Check
Money Order	\$1.00/Item
Travelers Checks	\$1.00/\$100.00
Travelers Checks for Two Signatures	\$1.50/\$100.00
Credit Union Check	\$1.00/Each if more than one a day
VISA Gift Card	\$3.00
Account History Printout	\$1.00/Account
Replacement ATM/Debit /Credit Cards (First issue is free)	\$5.00
Express Shipment of Cards	\$17.50 or current carrier fee
Cashing Non-Member Checks (Checks must be SEG payroll checks)	2.5% of check amount
Returned Deposits	\$10.00 for third party \$25.00 for member.
Returned Statement Fee	\$1.00
Escheat Fee	\$5.00
Collection of Foreign Item	\$5.00
Dormant Account Fee	\$10.00

# FRAUD ALERTS

UARK Federal Credit Union has been made aware, by VISA Fraud Control and Investigations, Inc., of a data breach at Heartland Payment Systems, merchant processing company. The reported incident involves confirmed unauthorized access to several thousand credit and debit card account numbers across the country.

When UARK receives a notice from VISA of a compromise to our members' account information, we will take precautionary measures to protect you by blocking the use of the current VISA credit card and/or VISA check card. This security measure will prevent the perpetrators from fraudulently using your card(s).

A replacement VISA credit card and/or VISA check card will be ordered for you as soon as possible. The card should arrive within 10-14 calendar days and your PIN should arrive within 3 days after your card.

For further information about the company where the data breach occurred, please visit [www.2008breach.com](http://www.2008breach.com), e-mail [2008breach@e-hps.com](mailto:2008breach@e-hps.com) or call Heartland Payment Systems at (866) 399-6228.



## FRAUD ALERT-TEXT MESSAGING

UARK Federal Credit Union is aware of a text messaging scam circulating our area. UARK FCU does not use text messaging to contact our members. If you receive a text message asking for personal, credit card or account information, please do not respond.



Contact us immediately if you have been a victim of this fraud so that we may assist you!



Thank you to everyone who donated slippers for our 2nd annual slipper drive. The drive helped to provide the residents of Medi Home Nursing Home, located in Prairie Grove, with a Christmas Eve surprise. All 50 residents received new slippers. The residents of Medi Home were extremely thankful for their gifts. Thank you all for your generosity.

## UARK FEDERAL CREDIT UNION



## Reminders:

- ◇ *April 15th is the last day to deposit into your IRA for the 2008 tax year! And don't forget....this is also the last day to postmark your taxes!*
- ◇ *Anyone who lives, works, worships, attends school, or owns a business in the City of Fayetteville is eligible to join our 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

Memorial Day-May 25th

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

# NEW ATM

We have another ATM in Fayetteville! 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!



## FOR SALE-BY CREDIT UNION



Very clean black 2006 Mazda Tribute S 4dr SUV for sale. Fully loaded: leather, AM/FM/CD changer audio system, sunroof, automatic, power windows and locks.

Mileage: 58,941

If you would like additional information contact Ashlee at

(479) 521-1159

