Dear Member,

Your checking account at **UARK Federal Credit Union** just got even **better**!

We are thrilled to announce a new checking account line-up. Your account is being upgraded to **UARK Advantage**, an account with personal protection benefits and tools to help you save on everyday purchases. Don’t worry, your account number, automatic payments, and deposits will continue.

Here are just some of the benefits included with your new **UARK Advantage** account:

**Money-saving discounts and deals on:**

* Shopping and dining from local stores and restaurants
* Nationwide travel, hotel, recreation, and entertainment

savings

* Savings on prescriptions, vision, and hearing aids

**Personal protection benefits:**

* Cell phone protection1,2
* Roadside assistance
* $10,000 travel accidental death insurance2
* $2,500 personal identity theft benefit1,2  and

identity restoration

* Payment card fraud resolution
* Buyer’s protection and extended warranty1,2

Your account will transition to **UARK Advantage** on July 7, 2019. Your monthly fee will be $5 with no monthly minimum balance requirement. You will be able to reduce this fee by .10¢ with every pin-less Visa check card transaction completed during a cycle.

**Start saving right now – with BaZing.**

Though your account will not be transitioned until 7/7/2019 you can enjoy thousands of discounts on dining, shopping, travel services and more – starting right now – with BaZing. Here’s how –

• Download the BaZing App from the App Store and Google Play, or visit bazing.com to sign up.

• Enter the Temporary Password: ADVANTAGE

• Follow the steps and start searching for deals nearby. Or browse by category.

• Once you find something you like, present the coupon to the retailer for instant savings.

**Learn more about UARK Advantage.**

We are sure you will love your new account! If you feel UARK Advantage is not the right account for you, we have other checking accounts to choose from.

To provide more information about your checking account changes, we have included some “Frequently Asked Questions” on the back of this letter.

If you have additional questions please call us or visit any of our convenient locations for further assistance. Thank you for being a member of **UARK Federal Credit Union**.

Sincerely,



Gina Williams

CEO

Continued on reverse 

1Cell phone protection, personal identity theft benefit, and buyer’s protection and extended warranty benefits are subject to additional terms and conditions. Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions and may choose to limit deals.

2Insurance products are:NOT A DEPOSIT. NOT NCUA-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE CREDIT UNION.

**LOCATIONS:**

|  |  |  |
| --- | --- | --- |
| Main Branch | 50 W Van Asche Dr. Fayetteville, AR 72703 | 479-521-1199 |
| Hill Avenue Branch | 577 S. Hill Ave. Fayetteville, AR 72701 | 479-313-8999 |
| UAMS Branch | 4301 W. Markham, Slot 534, Little Rock, AR 72205 | 501-686-6418 |

**Frequently Asked Questions About Your Account Upgrade to UARK Advantage**

***Will my account number change?***

**No**. Your existing account number will remain the same.

***Will I have to change my direct deposit or automatic payments?***

**No**. Since your account number will not change, all direct deposits and automatic payments to and from your account will continue to occur.

***Will I have to change my ATM or debit cards?***

**No.** Your ATM and debit card numbers will also remain the same for your account.

## Will my online banking and online bill pay information change?

**No.** If you have online banking and/or bill pay with UARK Federal Credit Union, everything about your account will remain the same. You can continue to bank with us online at <https://www.uarkfcu.com/>.

***Do I have to order new checks?***

**No**. Since your account number will not change, your existing checks will still be valid.

**The chart below details the advantages of your UARK Advantage account, powered by BaZing, compared to your current checking account.**

|  |  |  |
| --- | --- | --- |
| **Account Feature** | **Existing Account** | **UARK Advantage** |
| Free online banking and bill pay | Yes | Yes |
| Cell phone protection1,2 | No | Yes |
| Roadside assistance | No | Yes |
| $2,500 personal identity theft benefit1,2 | No | Yes |
| $10,000 travel accidental death insurance2 | No | Yes |
| Buyer’s Protection and Extended Warranty1,2 | No | Yes |
| Identity restoration and payment card fraud resolution | No | Yes |
| Additional benefits: savings on travel, entertainment, dining, prescriptions, groceries, clothing and more | No | Yes |
| Statement options | Paper or electronic | Electronic |
| Unlimited checking | Yes | Yes |
| Courtesy Overdraft | Up to $300  $25 per item  $3 negative balance per day | Up to $300  $25 per item  $3 negative balance per day |
| Monthly minimum balance | None | None |
| Monthly fee | None | $5 monthly fee |
| Service charge waivers | None | Reduce fee by 10¢ with every pin-less Visa check card transaction completed within the cycle |

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*2Insurance products are: NOT A DEPOSIT. NOT NCUA-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE CREDIT UNION.*

**When are my new benefits available?**

Your account change and personal protection benefits, including insurance, are effective July 7, 2019, but you can take advantage of your discounts and savings immediately.

***How can I access the benefits of my new account?***

BaZing brings thousands of discounts on dining, shopping, travel services and more right to you with their mobile app. Here’s how to access it:

* Download the Free BaZing mobile app from the App Store and/or Google Play or visit bazing.com to get started.
* Enter the Temporary Password: ADVANTAGE.
* Follow the steps and start searching for deals nearby. Or browse by category.
* Once you find something you like, present the coupon to the retailer for instant savings.
* When you’re all set up, you’ll begin receiving emails from BaZing with weekly-featured deals.
* You can opt out of emails at any time by clicking on the link at the bottom of the email.
* Once you find something you like, present the coupon to the retailer for instant savings.

***What if I don’t have online or mobile access?***

Simply contact us or visit one of our convenient branches, and we will provide you with more information.

***More questions?***

We’re here to help. Just contact one of our locations for more information about your account changes.

