



FEDERAL CREDIT UNION

Vine Street: 501-373-2190

www.upfcu.org

memberservice@upfcu.org

Pike Avenue: 501-374-2190

WHO WOULD HAVE THOUGHT

WE COULD FIT ALL THESE BIG FEATURES INTO ONE TINY PIECE OF PLASTIC?



FIXED RATE

AS LOW AS **6.99%** APR*

- No ANNUAL FEE
- No BALANCE TRANSFER FEE
- SAME LOW RATE FOR PURCHASES & CASH ADVANCES

Tech Support Scam



Targets Elderly



The FTC recently took steps to stop two schemes harming older adults: a tech support scam and a sweepstakes scam.

This latest tech support scam, which appears to impact older adults, has a lot in common with other scams we've seen. Some scammers pretend to be calling from the technical support department of a well-known company. Others send pop-up messages warning you about a problem with your computer. They want you to believe your computer is infected with a virus, or that a hacker is trying to access your computer. It's all a ploy to get you to pay for bogus technical support you don't need. If you suspect that you or someone you know has been a victim of any scam, please notify us immediately at 501-373-2190 or 501-374-2190.



Like us on Facebook

www.facebook.com/upfcu

NUMBERS -- As of August 31, 2018

ASSETS: \$27,701,690	LOANS: \$20,265,415
SHARES: \$23,173,663	MEMBERS: 3,579

HOLIDAY CLOSINGS

November 22- 23 Thanksgiving
December 31 New Year's Eve

December 24 - 25 Christmas Eve and Christmas Day
January 1, 2019 New Year's Day



Holiday Skip-A-Payment



You may have the option of skipping a one month payment on any UPFCU loan* and adding it to the end of the original loan term. Just complete this coupon and return it to the credit union.

A loan processing fee of \$25.00 per loan will be collected at the time of the application. (Mortgage loans, delinquent loans, credit cards, TDR loans, and loans with previous extensions may not qualify for the program.)

If your loan payment is made by ePayroll direct deposit, the amount of the scheduled payment will be deposited into your savings account on the payday that we receive it.

*SOME EXCEPTIONS MAY APPLY

It is mutually agreed that for a \$25.00 processing fee per loan processed, this coupon constitutes an extension request.

Member's Name: _____ Loan# _____

Skip the month of _____, 20__.

Our monthly payment will be added to the end of the original term of these loans. All other terms and provisions of the original loan agreements are unchanged and will remain in force and interest will continue to accrue.

Date: _____

Borrower's Signature: _____

Co-Borrower's Signature: _____

ALL BORROWER'S MUST SIGN THIS AGREEMENT! Interest will continue to accrue on your loan during the month you skip your payment. All accounts must be in good standing to qualify. Skipping a payment on your vehicle loan could result in a balance owed after GAP insurance has paid, if applicable. Please allow a minimum of ONE WEEK for us to process your request!

RATES

Share/Club Accts

\$100 and up

Dividends paid on the daily balance in the account.

APY**

0.20%

Certificates of Deposit

3 Months

APY**

0.25%

6 Months

1.00%

1 Year

1.75%

18 Months

1.85%

2 Years

2.00%

Money Market Account

APY**

\$2500 - \$12,499.99

0.35%

\$12,500 - \$49,999.99

0.55%

\$50,000 & up

0.75%

SERVICES

Loans

New/Used Auto, Personal, RV, Boat, Motorcycle, Share/Certificate Secured, Mastercard, Line of Credit, Home Loans

Accounts

Savings, Share Draft, Club, IRAs, Money Market, Youth Accounts, Online Account Access, Mobile App, Free Online Bill Pay, Direct Deposit

**Annual Percentage Yield

Rates subject to change without notice.

Please contact an employee for further information about applicable fees and terms.

