



FEDERAL CREDIT UNION

Vine Street: 501-373-2190

www.upfcu.org

memberservice@upfcu.org

Pike Avenue: 501-374-2190

**JOIN US FOR OUR ANNUAL MEETING & FISH FRY!
MARCH 8, 2019**

SHERWOOD FORREST
1111 W MARYLAND AVE
SHERWOOD, AR 72120

DOORS OPEN AT 6:00 PM, DINNER AT 6:30 PM, MEETING TO FOLLOW

**YOU
ASKED,
WE
LISTENED!**

**UPFCU WILL SOON OFFER
BUSINESS
ACCOUNTS
EARLY 2019**



Like us on Facebook

www.facebook.com/upfcu

NUMBERS -- As of November 30, 2018

ASSETS: \$26,989,687

LOANS: \$20,226,049

SHARES: \$22,403,201

MEMBERS: 3,564

HOLIDAY CLOSINGS

January 1, 2019
January 21,
February 18
April 19

New Year's Day
MLK Day
President's Day
Good Friday

PLEASE NOTE THE CHANGES IN OUR FEE SCHEDULE EFFECTIVE JANUARY 1, 2019

OVERDRAFT FEE-----	\$28.00 PER ITEM
INSUFFICIENT FUNDS FEE-----	\$28.00 PER ITEM
COURTESY PAY FEE-----	\$28.00 PER ITEM
LOAN PROCESSING FEE-----	\$50.00 <small>COLLATERAL LOANS</small>
STOP PAYMENT FEE -----	\$25.00 PER ITEM
DEBIT CARD REPLACEMENT FEE-	\$10.00
ACCT RECONCILIATION FEE-----	\$20.00 PER HOUR
ACCT RESEARCH FEE-----	\$20.00 PER HOUR
DEPOSITED ITEM RETURN FEE----	\$25.00 PER ITEM
WIRE TRANSFER FEE-----	\$15.00
RETURNED MAIL FEE-----	\$3.00 PER ITEM
PHONE PAYMENT FEE-----	\$7.00
CHECK COPY FEE-----	\$1.00
ACCT TRANSFER FEE-----	\$2.00
TELLER CHECK FEE-----	\$2.00 PER CHECK
DORMANT ACCT FEE-----	\$5.00/MONTH
GARNISHMENT FEE-----	\$25.00
EARLY CLOSURE FEE-----	\$5.00
EXCESSIVE WITHDRAWAL FEE----	\$2.00 PER ITEM
PAPER STATEMENT FEE-----	\$3.00/STATEMENT
CASHIER'S CHECK-----	\$3.00
MONEY ORDER-----	\$1.00

To Do List

- Grocery shopping
- Return library book ✓
- Kid's Basketball practice
- School Fundraiser
- Deposit check at credit union ✓

With Remote Deposit Capture, you have more time to take care of all of your "to-do's"



Find us in the App store

RATES

Share/Club Accts	APY**
\$100 and up	0.20%
Dividends paid on the daily balance in the account.	
Certificates of Deposit	APY**
3 Months	0.75%
6 Months	1.00%
1 Year	1.75%
18 Months	1.85%
2 Years	2.00%
Money Market Account	APY**
\$2500 - \$12,499.99	0.50%
\$12,500 - \$49,999.99	0.75%
\$50,000 & up	1.00%

IF YOU FIND A BETTER RATE, CALL FOR A RATE MATCH REQUEST!

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.

