



Vine Street: 501-373-2190

www.upfcu.org

memberservice@upfcu.org

Pike Avenue: 501-374-2190

Gear for Summer

with a low-rate loan!

rates
as low as

2.99% APR*



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NUMBERS --

As of May 31, 2017

ASSETS: \$27,862,290

LOANS: \$18,258,620

SHARES: \$23,299,818

MEMBERS: 3,553

H O L I D A Y C L O S I N G S

July 4, 2017 Independence Day

September 4, 2017 Labor Day

Keeping Your Debit Card Secure

- Check for obvious signs of tampering. If something looks different, such as a different color or material or the graphics are not aligned correctly, do not use that card reader and notify the owner or management.
- Wiggle everything, including the card reader. ATMs are solidly constructed and usually will not have parts that loosen. Also wiggle the card as it is inserted. PC Magazine reports that the skimmer needs the card to go in straight to read the data correctly, but most ATMs take the card and return it so the movement will not affect the transaction but could foil a skimmer.
- Cover your hand while entering the PIN number. Shielding the keypad with your free hand could protect your bank account.
- Use ATMs in busy locations. Scammers need time to install the skimming equipment and are less likely to take that risk if there are people around. ATMs inside banks and grocery stores are usually safer than those outside.
- Always review account statements for any suspicious activity. If you detect an unauthorized charge, notify your financial institution as soon as possible. Timely reporting of an unauthorized charge will mitigate your liability.

Can a dealer refuse to honor the warranty that came with your new car if someone else does the routine maintenance or repairs?

The Federal Trade Commission (FTC), the nation's consumer protection agency, says no. In fact, it's illegal for a dealer to deny your warranty coverage simply because you had routine maintenance or repairs performed by someone else. Routine maintenance often includes oil changes, tire rotations, belt replacement, fluid checks and flushes, new brake pads, and inspections. Maintenance schedules vary by vehicle make, model and year; the best source of information about routine scheduled maintenance is your owner's manual.

R A T E S

Share/Club Accts	APY**
\$100 and up	0.20%
Dividends paid on the daily balance in the account.	
Certificates of Deposit	APY**
3 Months	0.25%
6 Months	0.55%
1 Year	0.75%
18 Months	0.85%
2 Years	0.90%
Money Market Account	APY**
\$2500 - \$12,499.99	0.35%
\$12,500 - \$49,999.99	0.55%
\$50,000 & up	0.75%

S E R V I C E S

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.

