



FEDERAL CREDIT UNION

Vine Street: 501-373-2190

www.upfcu.org

memberservice@upfcu.org

Pike Avenue: 501-374-2190

UP-lifted Checking vs. Basic Checking

- Local Savings & Discounts through the Bazing App
- Cell Phone Protection*
- Roadside Assistance
- Id Theft Restoration Services
- Health Savings Card
- Travels Savings and MORE
- Courtesy Pay, if qualified
- No Minimum Balance Requirement & only \$25 required to open
- Convenient Direct Deposit & Payroll Deduction
- Online account access with FREE Bill-Pay!
- Mobile App with Remote Card Lock & Remote Deposit Capture*
- Free Debit Card
- Free E-Statements
- 24-hour cash availability from PULSE ATMs around the country
- Surcharge-free ATM access at over 3,000 locations through the MONEYPASS network
- All for only \$3 per month

- No Service Charge
- No Minimum Balance Requirement & only \$25 required to open
- Convenient Direct Deposit & Payroll Deduction
- Online account access with FREE Bill-Pay!
- Mobile App with Remote Card Lock
- Free Debit Card
- Free E-Statements
- 24-hour cash availability from PULSE ATMs around the country
- Surcharge-free ATM access at over 3,000 locations through the MONEYPASS network
- No Courtesy Pay allowed on the Basic Checking Account
- No discounts on travel, dining out, shopping and more!

EXPLORE THE UPSIDE OF MEMBERSHIP

As your local credit union, we're focused on providing you with the tools you need to better your financial situation. Call us or stop by during regular business hours to see how we can help you!



Like us on Facebook
www.facebook.com/upfcu

NUMBERS --

As of August 31, 2019

ASSETS: \$26,806,294

LOANS: \$19,197,368

SHARES: \$22,145,801

MEMBERS: 3,496

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

November 28- 29 Thanksgiving
 December 31 New Year's Eve

December 24 - 25 Christmas Eve and Christmas Day
 January 1, 2020 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	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	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, UP-lifted Checking, Club, IRAs,
 Money Market, Youth Accounts, Online Account
 Access, Mobile App, Free Online Bill Pay

****Annual Percentage Yield**

Rates subject to change without notice.

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

