



# FEDERAL CREDIT UNION

Vine Street: 501-373-2190

www.upfcu.org

memberservice@upfcu.org

Pike Avenue: 501-374-2190



## ANNUAL MEETING NOTICE

**THURSDAY, 3/30/23 AT 5:00 PM**  
**PIKE AVENUE BRANCH- 1501 PIKE AVENUE**  
**NLR, AR 72114**

## 2023 Board of Directors Nominations

**John S. Williamson** - John has served on the Board of Directors for 8 years and various committees prior to board of director service. He retired from Union Pacific after 36 years of service as a Transportation Supervisor. He and his wife enjoy traveling in their spare time and photography.

**Dan Yates** - Dan has served on the Board of Directors for 13 years and served on the Supervisory Committee prior to board of director service. He retired from Union Pacific as the Telecommunications Director. He enjoys photography in his spare time.

Additional nominations may also be made by petition. To request a petition for nomination, contact the Credit Union at 501-373-2190. The petition must be signed by a minimum of 1% of the members of UP Arkansas FCU and returned to the nominating committee by February 28, 2023. Members are reminded that if no petitions are received and there is only one nominee for each of the board vacancies, the nominee(s) previously selected by the nominating committee will be deemed elected.



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[www.facebook.com/upfcu](http://www.facebook.com/upfcu)

### NUMBERS -- As of November 30, 2022

ASSETS: \$28,887,776	LOANS: \$12,487,605
SHARES: \$23,892,062	MEMBERS: 3,074

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

January 2 - New Year's Day (Observed)  
 January 16 - MLK Day  
 February 20 - Presidents' Day  
 April 7- Good Friday

# RATE AND FEE SCHEDULE

Effective January 1, 2023

Overdraft Fee	\$15.00 per item
NSF Fee (Paid or Returned)	\$15.00 per item
Courtesy Pay Fee	\$15.00 per item
Stop Payment Fee	\$25.00 per request
Replacement Debit Card	\$10.00 per card
Loan Late Fee	\$25.00
Loan Processing Fee- All Other Loans	\$20.00 per loan
Loan Processing Fee- Collateral Loans	\$50.00 per loan
Check Printing Fee	Prices may vary depending upon style
Account Reconciliation Fee	\$20.00 per hour
Account Research Fee	\$20.00 per hour
Wire Transfer Fee – Outgoing	\$20.00 per item
Wire Transfer Fee – Incoming	\$10.00 per item
Western Union Fee	\$15.00 per item
Check Copy Fee	\$1.00 per copy
Account Transfer Fee	\$2.00 per transfer
Teller Check Fee	\$2.00 per check
Pre-authorized EFT NSF Fee	\$15.00 per item
Inactive Account Service Fee	\$5.00 per month
Garnishment Fee	\$25.00
Early Closure Fee (Within 90 days of opening)	\$5.00
Excessive Withdrawal Fee	\$5.00

Level  Checking

Because everyone deserves a fresh start

Our Level-UP checking is Bank On certified and designed to give you a fresh start. Give us a call or apply for the checking account on our website at [upfcu.org](http://upfcu.org).

Get More with a UPFCU Checking Account!



More Benefits



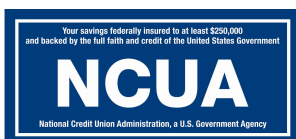
More Convenience



More Value

## RATES

Please contact us at 501-374-2190 or visit [upfcu.org](http://upfcu.org) for current rates.



NMLS#530601

## SERVICES

### Loans

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

### Accounts

Savings, Share Draft, Club, IRAs, Money Market, Youth Accounts, Online Account Access, Mobile App, Apple Pay, Samsung Pay, Android Pay, Free Online Bill Pay, Direct Deposit, Business Accounts, Up-Lifted Checking

\*\*Annual Percentage Yield

Rates subject to change without notice.

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