



FEDERAL CREDIT UNION

Vine Street: 501-373-2190

www.upfcu.org

memberservice@upfcu.org

Pike Avenue: 501-374-2190

FINANCIAL COACHING

We're thrilled to announce that, as part of our commitment to your financial well-being, we're now offering FREE financial coaching! Whether you're looking to create a budget, plan for retirement, or simply get a better handle on your finances, our expert coaches are here to help you every step of the way. Schedule your one-on-one session today and take the first step toward a brighter financial future. Contact us for more details and to book your appointment. Your financial health is our priority!

HOLIDAY LOANS

Borrow up to \$1500
for
12 months*

*Certain Qualifications Apply



HOLIDAY HELPER

ONE WEEK ONLY! NOVEMBER 18th - 22nd

10-MONTH TERM
12% APR*
NO CREDIT CHECK**

\$750

*Annual Percentage Rate **Certain Qualifications Apply

MAXIMIZE YOUR CREDIT UNION MEMBERSHIP BENEFITS

As a valued member of UPFCU, you have access to a variety of benefits designed to help you achieve your financial goals. Here's how you can make the most of your membership:

- **Explore All Your Services:** Start by familiarizing yourself with the range of services and products we offer.
- **Take Advantage of Free Financial Coaching:** Our financial coaches are here to provide personalized advice at no cost.
- **Utilize Digital Banking Tools:** Our online and mobile banking platforms offer features like account management, bill pay, Apple Pay/Google Pay/Samsung Pay and mobile deposit.
- **Provide Feedback:** Your input is crucial in helping us improve our services. Share your feedback to ensure we continue to meet your needs and exceed your expectations!



Like us on Facebook

www.facebook.com/upfcu

NUMBERS

ASSETS: \$31,957,151

SHARES: \$25,079,883

As of August 31, 2024

LOANS: \$16,529,994

MEMBERS: 2,931

HOLIDAY CLOSINGS

October 14 - Indigenous People's Day

November 11 - Veteran's Day

November 28-29 - Thanksgiving

December 24-25 - Christmas Eve & Christmas 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: _____

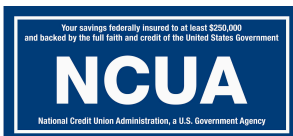
Borrower's Signature: _____

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!

R A T E S

Please contact us at
501-374-2190 or visit
www.upfcu.org for
current rates.



NMLS#530601

S E R V I C E S

Loans

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