

IT'S
EASY
TO
SAVE

\$1,000



UNION SAVINGS BUILDING
200 West Capitol Avenue

UNION SAVINGS
Building & Loan Association

LITTLE ROCK, ARKANSAS

the astounding power of compound interest

The greatest force in the financial world is the power of compound interest. It is this power, properly applied, which has lifted errand boys from the bottom to the top of the business ladder; it is this power that has been responsible for many of the world's greatest fortunes; it is this power that makes possible the plan we are about to explain through which millions of your fellow Americans have achieved independence.

Let us assume that you are now twenty-five years old and begin to save one dollar a day, or \$30.25 per month, with the Union Savings Building and Loan Association. Suppose you continue this plan of saving for the next twenty years. You will then be forty-five years old. Suppose you then place your accumulated savings at compound interest with the Union Savings Building and Loan Association, without further payments, and leave it there until age sixty-five, which is normally the end of the income-earning period of life.

Now let us see what this program has accomplished:

At age forty-five you have accumulated with the Union Savings Building and Loan Association an estate of.....	\$14,096.98
You have paid for this estate.....	7,260.00
Your money will have earned for you.....	\$ 6,836.98
Now, as suggested, you leave your accumulated estate of.....	\$14,096.98
for twenty years longer with the Union Savings Building and Loan Association and without making any further payments this will be compounded monthly at the rate of six per cent per annum and bring you at the age of sixty-five a cash estate of.....	\$46,663.82
on which, as before mentioned, you have paid less than one-sixth.....	\$ 7,260.00

AND THE ASTOUNDING POWER OF COM-
POUND INTEREST HAS EARNED YOU,
WITHOUT ANY EFFORT ON YOUR PART \$39,403.82

Now suppose you saved your \$1.00 a day for forty instead of twenty years

You then will have at the age of 65 an estate of.....	\$60,760.80
toward which you have deposited only.....	14,520.00

AND THE TREMENDOUS POWER OF COM-
POUND INTEREST HAS EARNED YOU.....\$46,240.80

the sinking fund savings certificate

In addition to the regular Systematic Thrift Plans, the Union Savings offers a "Thrift Special" certificate which is particularly attractive to men and women of growing responsibilities. This Savings Certificate pays the recorded owner and holder \$1,000.00 annually, through a coupon system, per \$10,000.00 maturity value. This amount, annually, can be used to pay taxes or insurance and also for vacations, etc.

There are three options to this contract:

(1) If you pay the monthly payment of \$72.50 for the 144 months and DO-NOT clip and/or cash the coupons, you will have matured and will receive \$15,266.00.

(2) If you pay the monthly payments of \$72.50 for the first three years, then reduce your payments annually, according to the schedule shown herein, thereafter, until you have paid 144 consecutive monthly payments, and DO NOT clip and/or cash the coupons, you will have matured and will receive \$13,236.60.

(3) If you pay the monthly payment of \$72.50 each month for 144 consecutive months and have clipped and cashed your coupons of \$1,000.00 each year after the third year, as they severally mature, then your last coupon, number 10, will have matured for and will receive \$3,029.40, instead of \$1,000.00, as shown by it.

Monthly payments are payable over a period of 144 months, \$72.50 for three years, then reduce annually, according to the schedule shown herein. The coupons attached mature annually, one each year, after the third year.

\$10,000.00 SINKING FUND SAVINGS CERTIFICATE

Number of Years	Payments per Month	Maturities of Coupons
1.....	\$72.50	
2.....	72.50	
3.....	72.50	1,000.00
4.....	69.50	1,000.00
5.....	66.50	1,000.00
6.....	63.50	1,000.00
7.....	60.50	1,000.00
8.....	57.50	1,000.00
9.....	54.50	1,000.00
10.....	51.50	1,000.00
11.....	48.50	1,000.00
12.....	45.50	1,000.00
Amount paid in and saved.....		\$ 8,820.00
Value of Certificate if all coupons remain attached.....		13,236.60
You have earned a profit of.....		\$4,416.60

\$2,500.00 SINKING FUND SAVINGS CERTIFICATE

Number of Years	Payments per Month	Maturities of Coupons
1.....	\$18.13	
2.....	18.13	
3.....	18.13	\$250.00
4.....	17.38	250.00
5.....	16.63	250.00
6.....	15.88	250.00
7.....	15.13	250.00
8.....	14.38	250.00
9.....	13.63	250.00
10.....	12.88	250.00
11.....	12.13	250.00
12.....	11.38	250.00
Amount paid in and saved.....		\$2,214.72
Value of certificate if all coupons remain attached.....		3,309.15
You have earned a profit of.....		\$1,084.43

\$1,000.00 SINKING FUND SAVINGS CERTIFICATE

Number of Years	Payments per Month	Maturities of Coupons
1.....	\$7.25	
2.....	7.25	
3.....	7.25	\$100.00
4.....	6.95	100.00
5.....	6.65	100.00
6.....	6.35	100.00
7.....	6.05	100.00
8.....	5.75	100.00
9.....	5.45	100.00
10.....	5.15	100.00
11.....	4.85	100.00
12.....	4.55	100.00
Amount paid in and saved.....		\$ 882.00
Value of certificate if all coupons remain attached.....		1,323.66
You have earned a profit of.....		\$441.66

an unusual opportunity

for systematic, continuous, and temptation-proof savings is offered to you in the Installment Savings Certificate issued by our Association. By means of small monthly payments for a given number of months you are guaranteed a certain amount of money. You simply decide how much money you want and when you want to receive it, then purchase one of our Savings Certificates, and you will be started on the genuine thrift program, the popularity of which will appeal to you with increased force as you see your accumulations growing from year to year.

Your investment is **guaranteed**. One knows in advance just how many payments are to be made and how much is to be paid in, and all of the Permanent Stock, in addition to the other assets of the Association, is behind that guarantee for the protection of the investors.

officers, directors and permanent stockholders

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UNION SAVINGS BUILDING AND LOAN ASSOCIATION LITTLE ROCK, ARKANSAS

JOHN H. BRINN, FIELD SUPERVISOR
J. C. CONNER, FIELD SUPERVISOR